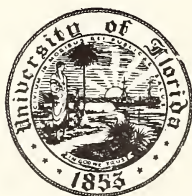


UNIVERSITY
OF FLORIDA
LIBRARIES





INSIDE SECRETS OF SELLING
(FIND A NEED AND FILL IT)

BOOKS BY JACK WARDLAW

Top Secrets of Successful Selling
(THOUGHT PLUS ACTION)

INSIDE SECRETS
OF SELLING

FIND A NEED AND FILL IT

By Jack Wardlaw

FLEET PUBLISHING CORPORATION
NEW YORK

COPYRIGHT 1958 BY FLEET PUBLISHING CORPORATION
ALL RIGHTS RESERVED
PROTECTED UNDER INTERNATIONAL COPYRIGHT CONVENTION
AND THE PAN AMERICAN COPYRIGHT CONVENTION


LIBRARY OF CONGRESS CATALOG CARD NUMBER: 58-13606
PRINTED IN THE UNITED STATES OF AMERICA

*To My Dear Wife, Martha,
Whose Tolerance and Understanding
for Twenty-Five Years Has Filled
One of My Greatest Needs*

Burke

B. J.

9-8-59



Digitized by the Internet Archive
in 2012 with funding from
LYRASIS Members and Sloan Foundation

<http://archive.org/details/insidesecretsofs00ward>

ACKNOWLEDGMENTS

The author wishes to express his appreciation to the following for their invaluable ideas, advice, and encouragement in the writing of this book:

Hoover Adams, Bob Albritton, Vic Anderson, Dr. Charles Angstadt, Ellen Kengen Armstrong, Ted Armstrong, E. C. Averyt, George E. Bain, Ann F. Baker, Charles E. Becker, Hugh Bell, Morey Bernstein, Frank Bettger, Joe Boettner, Downey J. Booth, Dr. Richard Borden.

William Bouland, Edward F. Boyd, Edwin S. Boyette, Lee Braxton, Charles Brewer, R. M. Brinley, Raymond Bryan, Richard C. Budlong, Jim Burdick, A. C. Busse, Madeline Buyny.

John A. Caldwell, W. C. Calton, Richard W. (Pete) Cantwell, Jack Carter, Wisner Chamblee, Quan Lun Ching, Gil and Lee Chipley, Gina Cinamarra, Jyles J. Coggins, Gordon Collier, Bob Coolidge, Harry Cornell, Oran J. Cottle, Capt. Pat Crawford, Norman Cowan, Charles Cullen.

John G. Darling, Forilla David, Bill Davidson, Edwin G. Davies, Newell Day, Arthur DeBerry, Paul Derr, W. E. Ditmars, Fred Dodge, R. L. Dresser, Ray W. Druckenmiller, Dr. Flander Dunbar, Simone DuPont.

Larry Eagles, William T. Earls, William Elliott, H. G. Evans, A. E. Finley, Karlie Keith Fisher, Ed Fitzgerald, David B. Fluegelman, C. G. Fox, Don French, Dr. H. Fleming Fuller, Jim Galloway, Lewis O. George, O. W. (Bill) Godwin, Jr., Russ Gohn, Charles F. Gold, Howard Goldman, Larry Grimm, Paul Gruber, Gus Gustafson.

Robert B. Hatcher, Hornell Hart, Ed Hartley, Walter Harvath, Ralph H. Henshaw, Neil Hester, Grant L. Hill, R. A. Hilliard, Gov. Luther H. Hodges, Milton Hogan, Rev. Ray Holder, Charles Hooper, Jim Irvine, Lewis Isenhour, Herbert Johnson, Earl T. Jones, Jim Jones, R. Roy Keaton, Dr. John H. Kendall, John and Mary Kengen-Boere, Bob King, Curtis Lamb, Victor Leach, L. A. Lentz, Dave Lesesne, Andrew J. Lewis, Karl Ljung, Betty Jean Lloyd, Ralph R. Lounsbury, James F. Love, George Thomas Lumpkin, Douglas Lurton.

Ellen Mackintosh, Dennis B. Maduro, Henry L. Maltenfort, Stan Martin, Joseph Q. McCallum, Ollie McCloud, Dr. Kenneth McFarland, Frank S. J. McIntosh, Joseph McLaughlin, R. L. McMillon, Werner Meyer, Willis J. Milner, Bob Mitchell, John Moran, Henry Morgan, Paul D. Morton, Red Motley, Ann Stevens Murray, Marshall Murray, Betty Myers.

Marvin F. D. Newton, Paul Newton, John G. Nichols, Dr. Marion P. Nicholson, Jr., Hal Nutt, Alden C. Palmer, Ben F. Park, Samuel T. Peace, Sr., Norman Vincent Peale, C. H. Percy, H. M. Pleasants, R. S. Plummer, Earl Prevatte, Arthur F. Priebe, Bland Pruitt.

Riddick Revelle, Dr. J. B. Rhine, Ruth A. Rich, Ed Richards, Roger Riley, Nathaniel H. Robb, Martha W. Roberts, Thomas F. Roberts, Patty and Don Robinson, Lester Rosen, Charles B. Roth, and Hilbert Rust.

Francisco Salas-Berti, W. E. Sawyer, "Bugger" Scales, C. Gibson Schafer, Ralph E. Schneider, Sherm Schumacher, Lois Shantz, Harold Sherman, Bob Shipherd, R. A. Slaughter, Adon N. Smith, II, Alan L. Smith, Tom S. Steed, Frances Strickland, Ben Sweetland.

Harold H. Thompson, J. D. Thompson, John O. Todd,

Evelyn M. Tousignant, Reid Towler, Hal Trentman, Hank Uhlig, Joseph Veraga, W. C. Vick, Pete Vuisting, B. B. Walker, John Walker, Charles D. Wardlaw, Closs and Fred Wardlaw, Fern and Norman Wardlaw, Frederick C. Wardlaw, Johnny Wardlaw, Major Watkins, John Wellons, Elmer Wheeler, Hugh Glenn White, Percy Whiting, Bob Whitney, Ted Wid-ing, Alan Williams, John M. Wilson, Alvin Wingfield, Wally Wirtz, Dr. William A. Withers, Robert N. Wood, Jack Yancey, Robert B. Yancey, Charlotte Yarborough, Willie York and Vass Young, Doug Youngblood, Buddy Zais, Edmond Zalinski and many others.

The late L. Watts Norton, Leslie P. Vivian, William E. Holler, Claude M. Bristol, Dale Carnegie, Paul W. Schenck, Sr., Paul Speicher, Edgar Cayce, Myra Ficklin, and H. C. H. Hester.

CONTENTS

PART I: The Power of Simplified Selling

1. AN INTERVIEW WITH A SALESMAN	3
2. THE SALESMAN'S GREATEST NEED	8
3. ENTHUSIASM FOR AN IDEA	15
4. PATTERN FOR PROSPECTING	23
5. PATTERN FOR PRESTIGE	34
6. SIMPLY SELL	43

PART II: The Power of Successful Patterns

7. SUCCESSFUL PATTERNS OF OTHERS	59
8. THE POWER OF POSITIVE THINKING	68
9. CREATIVE ACTION	79
10. YOUR UNKNOWN POWERS	86
11. YOUR MOODS AND THE MOODS OF OTHERS	95
12. INSPIRATION	106

PART III: The Power of Filling Needs That Exist

13. NEEDS UNLIMITED	115
14. THE VALUE OF TIME	123
15. THE POWER OF MOTIVATION	128
16. THE POWER OF SIMPLE CLOSING	131
17. REACHING UP TO A HIGHER POWER	147
18. LIGHT IN PEOPLE'S FACES	154

PREFACE

EVERYTHING one does is motivated by the realization of a need and the desire to fill that need. The growth of a person can be traced by the different kinds of needs that he is aware of, but growth is also indicated by the way he fills the needs that he knows of.

There is the need and the desire to earn money—to earn a living; the need of recognition; the need of success in competition; the desire to contribute to the welfare of others; and finally, the desire to help the community, the state, the nation, and the world.

The *universality* of these needs shows us the *universality* of salesmanship: the business of mankind. This book is not just for the Fuller brush salesman and “drummers”: it is for *everyone*—barbers and lawyers, bakers and bankers, debutantes and housewives, typists, printers, and priests. For every one of us has to spend his days and nights getting others to see things

as we see them, has to sway and draw and win others to our ways of thinking, acting, living. We have to climb to the top of our vocabulary even to find words to fit this universal occupation of all of us: our calling, vocation, career—pursued with complete absorption, devotion, consecration; either unselfishly, to find and fill the needs of others, or selfishly, to fill our own needs; or—as with most of us most of the time—a combination of both.

All our relations with others, then, consist of finding and filling needs—theirs, or ours, or both. Of course we know our own better than we know theirs—or, more accurately, we are more conscious of our own than of theirs. But whether we are mainly self-centered or other-centered, our daily—hourly—business is filling needs—isn't it? Finding needs and filling them is living—life itself.

WHERE THIS TITLE CAME FROM

WHILE RIDING from Raleigh, North Carolina, to the convention of the National Association of Life Underwriters in St. Louis, Missouri, I stopped in a drugstore in a small town in Tennessee to get a drink. As I left the store I was attracted to a pocket book with the title *How to Make More Money*, and I bought it. Riddick Revelle, then General Agent in Raleigh for the Philadelphia Life Insurance Company, was driving my car; and as he drove, I read a part of this book. On page 15 I came to the sentence, "Find a need and fill it," and I realized immediately that this was the idea I had been "toying" with as the subject for my new book.

All of us want to make more money. All of us who are in the business of selling in this great country of

ours want a pattern that will increase our sales, either of tangible or intangible things—and all of us are salesmen in one way or another. I wonder how many sales have *not* been made because the need for the product was not first evaluated and emphasized specifically. This pocket book by Marvin Small, which was originally published as *Financial Security and Self-Confidence*, gives examples of how many fortunes have been made in America—even in the last few years—not merely because a fellow wanted to invent something, but because he first had discovered the need for a product or a service, and then simply went to work to fill that need.

This doesn't apply just to inventors or inventions: it applies to all of us who have problems of everyday selling as well as problems of everyday living. For those of us selling tangible things are, or should be, convinced that these things will bring a sense of well-being and the satisfaction of inner yearnings to those who buy them; and those of us selling intangibles, ideas, or ways of life, are usually convinced that the world would be a better place because of the acceptance of these ideas and ideals for our neighbors, our friends, our children, and ourselves.

PART I

The Power
of Simplified
Selling

Chapter : ONE

AN INTERVIEW WITH A SALESMAN

THE OTHER DAY a fellow salesman in the insurance business came to my office and said he wanted to talk to me. He said that he was about ready to give up; he hadn't sold a policy in three long months. He said that his trouble was that he was very sensitive as to what people thought of *him*. His first need was to forget himself and think of other people and *their* needs—to realize that the sale is *not in the product, but in the need of the prospect*.

I am reminded of the man who had a very nice dog. Circumstances compelled this man to move from the country into the city, where he would live in a small apartment. He would either have to sell his dog or find him a home.

As I remember it, he went to see a well-to-do farmer,

who he thought would have a perfect home for the dog. He told the farmer that he had a good collie dog that needed someone to take care of him. Would the farmer take him? But all the farmer would say while the man was explaining the good points of the dog was, "I don't want no dog."

Later, the owner of the dog told a friend about having to get rid of the animal, and how he had unsuccessfully tried to give him to the farmer. His friend said that he thought he could sell the dog to the very same farmer, and that he would go back to him the next day and try without even having the dog along.

So this friend, who was a salesman, went out to the farm. His first words to the farmer were that he had been passing by and decided that he would stop to see him. He explained that he had often passed, and was so impressed with the way the farm looked that he wanted to meet the man who owned such a fine place. This started a very pleasant and interesting conversation, and got the farmer talking about his farm. The salesman expressed his admiration of the appearance of the crops and the buildings; the farmer was very much pleased, and offered to show him around. During the conversation the salesman said, "Isn't it quite lonely out here? Aren't you worried at night about prowlers?"

The farmer said, "Yes, I am concerned about them."

Then, seeing the cattle grazing in the pasture, the

salesman said, "Don't you need someone to help you get the cows in at night?"

The farmer said, "Yes, that is quite a problem, particularly with my rheumatism now. I'm not as young as I used to be."

Then the salesman, observing the corncrib, asked him if the rats ever got into the corn, if he were bothered with them eating it.

The farmer said, "Yes, sir, they certainly do! I don't know what to do about them."

After that the salesman said, "You know, if you had a real good farm dog, he would be a great help to you, wouldn't he? He could help you get the cows in at night; he could scare away prowlers; and he could kill those rats that eat up your corn."

The farmer said, "I certainly wish I had a good farm dog. Keep your eyes open and see if you can find one for me. He would be worth his weight in gold. I would be willing to pay anything for the right dog."

The result was that the farmer bought the same dog that the owner had tried to give him before, on the merits of the dog himself, but in a different way; first, before trying to sell the dog, the salesman established in the mind of the farmer his need for a good farm dog.

Salesmen of every type of product are right now trying to sell their products without first establishing a need. We can take almost any example—the automobile salesman unsuccessfully trying to sell his car on its own merits. Maybe he is selling a small car, and if

he emphasized the ease of parking it in a smaller space—a need in nearly every town—or pointed out its economy in the use of gasoline, he would have an easier job of selling it.

Let's consider the shoe salesman. Maybe he has a high-priced shoe, but perhaps the fellow he is selling is a salesman himself and does a lot of walking, and would prefer a cheaper, more comfortable shoe. Maybe he should stress comfort and the quality of the leather. In other words, present your product in terms of the other person's needs.



T H E H E A R T O F I T

Find a need—then fill it.

Chapter : T W O

THE SALESMAN'S GREATEST NEED

THE SALESMAN must be able to forget himself. He is not important as far as the prospect is concerned, except for his knowledge in his field. So let him forget himself, and think in terms of the need his prospect has for his product or his service.

If he has determined beforehand the need for the product or service of that particular client, then his next step is to keep his presentation simple. And I might add that this need cannot be ascertained for a particular person unless the salesman knows something about the individual—his personality, his ambitions, and his attitudes. The salesman must know the “pulse” of his client.

After he has lost all consideration of self, has acquired knowledge of his client, and has arrived at the

simplest, most direct way of presenting the merits of his product, he can get down to the physical conditions under which a sale may be made.

A salesman's greatest need is to have an interview under favorable circumstances. *So first sell the interview.* How many salesmen can sell a man in a store who is busy waiting on a customer? And yet every day some salesmen are trying to do that very thing. It is almost impossible to get a storekeeper's attention when his mind is on making a sale to one of his customers. It is better first to get advance information of the prospective customer, and with that information you can usually get a favorable interview.

Some salesmen go in person to a customer or prospect, to ask for a time when they may have an interview. Here is an experience I had in Raleigh several years ago. One Saturday evening at six o'clock I called at a prospect's house just as he was taking a bath. When he stepped out of his shower and went into his bedroom and on into the living room and saw me, he wondered what kind of a salesman would be calling Saturday night at six o'clock, just before supper. I could tell by the frown on his face that he expected me to start selling him something. But instead I told him I had come to ask for an appointment to have lunch with him some day the next week. I told him that I had heard a lot of nice things about him and wanted to meet him. His frown changed to a placid expression and then to a smile. And when I named a date and

time he said, "Fine," and told me how to find his office.

I sometimes make two or three calls late in the afternoon or evening, just to sell interviews. At those calls I don't try to talk life insurance; I say only that I want the opportunity of talking further under favorable circumstances to exchange ideas. I have never yet been refused an interview when I used this procedure; apparently people are flattered to think that someone would take the time and trouble to come and see them merely to ask for an interview. It shows the prospect that I think a lot of his time, and as a result he is receptive.

After you have sold the interview, and after you have uncovered the need during this interview, you can present the product as a satisfaction of that need.

The last step, naturally, is to gain action—the close. But many of us believe that the closing is not some special later effort, but begins with the first sentence. You start closing, and think of closing, and follow through in such a way that each step follows the other in close sequence. Thus your closing becomes automatic, and follows immediately upon your presentation of the product that fills your customer's need.

One of the most worthwhile sentences I have ever heard about selling is composed of three words. These were used by R. A. Hilliard of Asheville, when he spoke before a sales congress in North Carolina shortly after my first year in the life insurance business. He wrote these three words on a big blackboard, and they

apply to the selling of any product in this country today. The words are: *relax, disturb, relieve*. Even now, when I start to make a call on a customer or a prospect I say these words over to myself, "relax, disturb, relieve." This is to keep me from going in and making the mistake of trying to sell a *policy* first. Some examples of relaxing a client are as follows:

"How did you get started in this business?" Or, "What is the secret of your success?" A busy man will stop and give you a half hour of his time or more, if you will listen. Every man is anxious for a willing listener, and naturally he would rather talk about his success than anything else.

What are some "disturbing" questions? In my business, one would be, "Do you want to be in business with your partner's widow's second husband?" Or, if he doesn't have a partner, "Did you know that out of the late William Woodward's estate of ten million dollars the Federal Government will get six million in taxes because he hadn't changed his will since 1948?"

To "relieve" my insurance prospect I might say, "Did you know that you can leave a million-dollar estate, tax free, and create it immediately, now, for four cents on the dollar?" According to the 1954 tax law, that is insurance owned by the wife, no matter whether the husband pays the premiums or not.* The "four cents on the dollar" means that he is probably about forty years old, and the premium is forty dollars a thou-

* Of course this could be changed by Congress later.

sand, and our company puts up the million dollars, and he pays four per cent interest on it. That would be forty thousand a year. And there is no limit to the amount of estate he can create if he can qualify from a health standpoint, and if he can make the deposit of four cents on a dollar per year. The policy is the "relief" of the situation. Of course the million-dollar idea may be a little large for some of us. I shall be glad to settle for the man who says he can pay four per cent interest on ten thousand, and will write his check for a four-hundred-dollar premium.

This "relax, disturb, relieve" technique can be used in selling any type of goods or service. But you must also have genuine enthusiasm. Don't expect your prospect to want to buy your product before you talk with him; be content at first to sell the interview only. Just the other day I made the mistake of trying to give a sales talk over the phone to a fellow who called me back after I had left word that I had called him; naturally it was inadequate, and he put me off until next year. But if I had been content to have sold the interview, I believe that during the interview I could have discovered his need, and could then have explained my product in such a manner that he would have accepted it as the solution and relief of his need.

For example, a story that appeared in my book, *Top Secrets of Successful Selling*, told of a salesman who called me for an interview. He was a policyholder of mine, so how could I refuse him? But I'd made up my

mind before he came that I "didn't want no books" (he was selling encyclopedias). He came out to the house, and I courteously let him give his sales talk. During the interview I found myself becoming more and more interested in his product, but I was still convinced that I wasn't going to buy any books.

At one point my little boy, who was then nine, spoke of his interest in astronomy, the world, and the stars, and began to ask questions. It was then that the salesman used his "key" closing sentence, "Every boy that age should have this information." That did it. I found myself immediately filling the need, as indicated by my son's interest, and I wrote my check for the deposit on the set of the pictured encyclopedias. In this case I was first forced to be relaxed by having granted the interview; then I was disturbed by my little boy's not having a place to look for interesting pictures of the earth, the moon, the sun, and the stars; finally the writing of the check was my relief.



T H E H E A R T O F I T

Sell the interview; then *relax, disturb, and relieve.*

Chapter : **THREE**

ENTHUSIASM FOR AN IDEA

A SALESMAN must have enthusiasm. Many salesmen call on me in my office, and when I grant them an interview I always learn something from them. Of course many of them buy an accident, disability, or life insurance policy before they leave my office. But first I listen to their story. Sometimes I am amazed at the enthusiasm they show for their particular idea.

I remember particularly one man, John G. Nichols of Dallas, Texas, and Reidsville, North Carolina. When he came to my office some time ago he was so enthusiastic about selling shares in an oil partnership in Texas with three producing wells and a try for the fourth that they were digging, that he almost got me to write a check for five thousand dollars (which I

didn't have) simply because if the oil well "hit" I should be rich. If it didn't produce, I could charge the whole thing off as a loss on my income tax return, or something to that effect. He was one of the most enthusiastic salesmen I have ever met, and had the greatest belief in his product. Believe in what you are selling. You need conviction, faith, and belief if you are to transmit your enthusiasm to others. Enthusiasm is contagious, as Frank Bettger says in his two successful books, *How I Raised Myself from Failure to Success* and *How I Multiplied My Income and Happiness in Selling*.*

You know of lots of people right in your own town who have been enthusiastic over an idea and have made a big success with it. Frank Bettger says enthusiasm is the difference—the spark—between success and failure. If you have it the other fellow will get it. You will find yourself closing large sales that at first you didn't dream you could close, just because at the end of the interview your prospect has that enthusiasm he has caught from you.

An article by Whitt N. Schultz in the *R. & R. Digest* says, "Take notes. Capture the hundreds of ideas you have the moment they come to you. Create an effective idea trap. Build an Idea Bank account.

"Observe with application. Absorb while you observe. Look at everything as if it's the first—and last!—time you'll see it.

* New York: Prentice-Hall, 1956.

"Learn to listen—creatively, enthusiastically. Really hear people.

"Build up your idea sources. Widen your friendships. Read widely. Study subjects *outside* your field.

"Be a reacher-outer for ideas. Welcome ideas from everyone—everywhere.

"Understand, first. Then judge. Be first a thinker-upper, *then* a judge.

"Keep the green lights turned on in your mind. See that your idea valves are always open. Encourage ideas to penetrate your rich, fertile, subconscious mind.

"Be a go-giver as well as a go-getter. The hand which gives always gathers. Look for two points of good each day. Search for the receiver of this gratitude. Acknowledge it by a thank-you letter, or note. Sincerely try giving yourself away.

"Build big ideas from little ones. Associate ideas. Combine them. Make ideas work for you. And make your words work harder for you, too.

"Steer clear of mind-weakners: noise, fatigue, negatives, and so on.

"Set your goals high. Find a star. Reach for it. You may not get it. But you won't come up with a handful of mud, either."

Here in Raleigh there are many who have been successful in their own businesses because they matched their enthusiasm with good business judgment. One of these, E. E. (Jack) Carter of the National School Supply Co., Inc., had enthusiasm for an idea to distribute

films and school supplies. Visual education was at that time a new idea, but he was convinced of its soundness. He started in a small way, and now his business covers several states, with headquarters in Raleigh. Another example was Earl Jones of the Jessie Jones Sausage Co. of Garner, N. C. He and his brothers started in a small way, making sausages from locally raised pigs with a special formula inherited from their father, Jessie Jones; and this provided a continuous market for many farmers who had had to rely on the income from their one crop of cotton or tobacco. He advertises his product with the slogan, "The Ham Makes It Different." I remember in the early years of his business seeing his brother Garland piloting an airplane around with a streamer floating from it, flying over the football stadiums with this slogan on it, "The Ham Makes It Different." This is now one of the best-known firms in the South. H. G. White started with the idea of distributing coal, and then oil; and now his White Oil Company, with fleets of trucks all equipped with radio, transport Mobil oil and gasoline over long distances in the eastern rural part of North Carolina, helping to service farmers, many of whom use oil in their tobacco curers.

Johnny Wellons of Dunn, North Carolina, started peddling candy from door to door. Now his two-million-dollar firm has a fleet of large trailer trucks that deliver candy and peanut butter all over the United States. Oliver W. (Bill) Godwin, Jr., of the Dunn

Building Supply, filled with enthusiasm for the idea of giving quality regardless of the cost to him, has already at the age of thirty-three built up a two-million-dollar business. A. E. Finley of A. E. Finley Associates of Raleigh, distributors of heavy machinery and other equipment, is another example of phenomenal growth and success, covering the entire United States with many subsidiary companies. His success seems to be based on the principle of immediate action on a positive thought. Many of the men who started with him originally are now individually successful executives.

Raymond Dresser's floor-contracting business started locally in his house, and has now spread out over the entire southeast. Concentration and quality of service—good work—is the secret of his success, coupled with enthusiasm. Willie York's action in acquiring the land to build Cameron Village in Raleigh, a short distance from the old downtown area, is filling the need for parking space for shoppers. It has resulted in tremendous success for all who have worked there with him. Raymond Bryan's thought plus action on many enterprises in Goldsboro, North Carolina, Lewis Isenhour's expanding Sanford Brick and Tile Co., and C. G. Fox's vast lumber empire in Hickory, as well as B. B. Walker's growing shoe factory in Asheboro, are other examples of what enthusiasm for an idea can accomplish. All these businesses have filled needs for the people of the South.

W. E. Ditmars, former president of the Gray Manu-

facturing Co. of Hartford, Connecticut, with his vast enthusiasm and ability to act on ideas, helped that organization not only to put out a fine product, but to distribute it all over the world. The notes for this book are being dictated on a Gray Audograph. I use the Audograph in my car hooked up to an inverter while on trips to dictate ideas to be used in this book. My experiences in seven different countries in Europe last spring were dictated on a Gray Audograph that I rented in the major capitals of the world, Paris, London, Amsterdam, etc. The Audograph service is worldwide. John Wibel in Hartford and Don Hamilton in New York are now continuing this great service with the new transistor powered keynoter.

These men, and many others like them all over the world, are examples of finding a need and filling it.

George Heaton, minister of the Myers Park Baptist Church of Charlotte, North Carolina, closed a recent address with a poem entitled, "He Whom a Dream Hath Possessed," by Shaemas O'Sheel:

He whom a dream hath possessed knoweth no more of
doubting,
For mist and the blowing of winds and the mouthing of
words he scorns;
Not the sinuous speech of schools he hears, but a knightly
shouting,
And never comes darkness down, but he greeteth a million
morns.

He whom a dream hath possessed knoweth no more of
roaming;

All roads and the flowing of waves and the speediest flight
he knows,

But wherever his feet are set, his soul is forever homing,
And going, he comes, and coming he heareth a call and
goes.

He whom a dream hath possessed knoweth no more of
sorrow,

At death and the dropping of leaves and the fading of
suns he smiles,

For a dream remembers no past, and scorns the desire of
a morrow,

And a dream in a sea of doom sets surely the ultimate
isles.

He whom a dream hath possessed treads the impalpable
marches,

From the dust of the day's long road he leaps to a laugh-
ing star,

And the ruin of worlds that fall he views from eternal
arches,

And rides God's battlefield in a flashing and golden car.



THE HEART OF IT

There's no stopping the man with enthusiasm.

Chapter : FOUR

PATTERN FOR PROSPECTING

JOHN M. WILSON, in his book *Open the Mind and Close the Sale* * says that the manufacturer cannot compete for the customer's dollar until he first has *needers*. He tells us to find needers, develop them into wanters, and then satisfy them as buyers. So where do we look for the pattern for prospecting?

In my earlier book *Thought Plus Action* there is a chapter called "Automatic Prospecting," that describes how, back in 1941 when I started in the life insurance business in Raleigh, my main need was people who would listen to my story and who might be willing to buy. At that time the best place I knew of to find prospects was the newspapers. I was new in Raleigh and

* McGraw-Hill, New York, N.Y., 1953; distributed by National Sales Executives.

didn't know many people. I tried to discover needs in articles in the papers—needs for which life insurance might be the solution.

Another way well known to all salesmen is to ask for referred leads. People are glad to do you a favor; it makes them feel important. Ask someone to give you the name of another successful man for you to call on. When you have a referred lead, the time to call is immediately. Then report back to the man who gave you the lead, and let him know that you thought enough of his suggestion to follow it up.

In addition to referred leads I use the system of "nests." Sometimes a direct mail lead will result in my calling on a man who works in a new manufacturing industry. He may not buy my product, but indirectly he "leads" me to the new industry, where I may meet the president, who may be interested in a larger policy. Prospecting in other plants or industries or among people of similar occupations can prove valuable.

We can find many needs by simple observation. A real-estate salesman may get a hint that a family is dissatisfied with the rent they are paying. Because of their need to pay less rent, he sells them a new house, with the owner taking a second mortgage instead of a down payment. The payments on the combination first-and-second mortgages are less than the rent the buyer was formerly paying. Therefore the real-estate salesman has uncovered a need by keeping his ears open.

Another example is an experience I had recently

when I called on Dr. Marion P. Nicholson, a dentist in the Bryan Building in Raleigh. He is a member and past president of our Sir Walter Lions Club. I went to see him and told him there was nothing wrong with me; I just wanted a check-up and I'd let him clean my teeth. At that point he insisted on an X-ray of all my teeth. I thought, "Well, that is peculiar. I don't need it, but since he is a fellow Lion and wants to do it, I will say okay." So I let him X-ray all my teeth. Well, it turned out I had one dead tooth, the possibility of another, and an abscess that I had never dreamed of. After many more appointments I have found that there was a lot wrong with my teeth that I had had no idea of. It was the X-ray job that uncovered the need.

How many of us in the life-insurance business would like to X-ray the policies of our prospects! Or, in other words, go through them and see what the need is.

Many of us need products that we don't know exist until they are pointed out to us. My 1941 refrigerator was working perfectly, and I didn't know I needed another one until some enterprising salesman came out and showed me the kind that had revolving shelves, a larger freezing unit, automatic defrosting, and magnetic doors. Now I have the new one.

The automobile salesman who discovered that a wife needs a car too, probably started off the "two cars in every garage" craze that is sweeping America and causing the need for bigger and better highways—not to mention the need for more parking space downtown

for the head of the household. Before his wife owned the second car in the family he was driven to his office in the morning by his wife, who took the car back to their home and parked it until time to pick him up again in the afternoon. The automobile salesman is also a good enough mechanic to detect troubles with your present car that you don't know exist. He therefore can offer you the best kind of relief in a new car, or a newer car, which does not have these troubles.

In our prospecting for situations in the newspapers I mark twenty-one kinds of items. High-school girls come in after school and clip these items for a nominal sum, for what we call a free clipping service.

"A man who doesn't continually prospect will soon sell himself out of his business." These words, spoken by a man at one of the sales congresses here in Raleigh, brought to my mind my system of prospecting from the daily papers. Raleigh has a morning and an afternoon paper, and as often as I can, I go through these and mark with a red crayon the items or pictures I want clipped. Some of the things I look for are newcomers, political appointments, people who have had narrow escapes, school and college news, marriage announcements, birth announcements, survivors of accidents, relatives of deceased persons, beneficiaries under wills, lawsuit winners, new corporations, new partnerships, graduation lists, promotion announcements, contributors to charities, real estate transfers, men who sell their businesses or whose businesses are reorgan-

ized, men who change positions, society items, and building permits. These are all sources of new prospects, and furnish me with names to go on my mailing lists. These and other sources should be of help to salesmen in all lines of work.

I employ the girls to come after school to clip the newspapers and look for prospects, and I have two reasons for doing this. First, whenever the girls or I run across a complimentary picture or article about someone, it is clipped and pasted on a blotter that reads, "It was a pleasure to read about you," and then mailed to that person. I never follow up on this; it's just a little service I maintain because it seems to build good will. But it should be followed up. In one case I called on a young couple with an eight-year-old child, and they told me, "We received your blotter with the notice of the baby's birth and waited two years for your visit. But when you didn't come, we bought the educational policy from someone else." So you should follow up.

My second reason for clipping these papers is to build my various mailing lists. Whenever the girls come across an article about a new corporation, or run across the name of someone who has recently been promoted, or read of a wedding in a rather prominent family, they immediately write the name on the prospect list. Subsequently these names are put on one of the direct-mail request lists and sent to the insurance companies, who write letters describing an insurance

plan and asking for a reply. These direct-mail "lead letter" services are a feature used by most of the major life insurance companies.

I also keep an accident file of newspaper clippings about the worst accidents, and though I do not use this file very often, I sometimes find that one of these clippings is just the thing needed to awaken a person to the need not only for life insurance protection but also for an accident insurance policy. Those accident pictures certainly do the "disturbing" for me, and the policy is the "relief." One lady who was helping her husband in his filling station said when I showed her the accident picture, "Just think, none of these people knew ten seconds before the accident happened that they were going to be killed."

I also have a file of all new babies in Raleigh, and for the past fourteen years we have sent congratulation cards or clippings of birth announcements. Some of these names have gone to the direct-mail departments. By now lots of these children are nearly grown, and if I'm still living when they start making money for themselves, maybe they'll remember the insurance man who congratulated their parents upon their birth.

The newcomers' list, which I receive weekly, is one of my main sources of new prospects. Many towns have a welcome-wagon service, and enterprising salesmen can get names of the newcomers first if they go about it in the right way. I put these newcomers' names on the direct-mail lists immediately, and send them to the

companies to be circularized. I find that they comprise a large percentage of my replies, particularly requests for retirement-income information. Newcomers are always anxious to be recognized, to have a bank, a church, or a country club recommended to them. And they welcome someone who writes them or calls on them. Besides, their coming to our town may have been the result of a promotion, and usually they need a change in their insurance program just as they may need many other things—household furnishings, and all the other products and services that salesmen are trying to sell.

Over the years I have developed a system of automatic prospecting. Names automatically go on certain lists, which are sent in to the companies, and I usually call on only those who reply. Perhaps we should call on *all* those who receive our letters, but the question of time makes this difficult.

Prospecting presents no particular problems for me, and I always find myself with more people to see than I can possibly get around to.* So, no matter what you are selling, start your system of prospecting by referred leads, by observation, by the use of daily papers, and develop your own system for your own product by automatic prospecting.

There are many systems a salesman can use for prospecting. We take down license numbers, particularly

* "How to Find Prospects in the Daily Newspaper," by Jack Wardlaw, *Life Insurance Selling*, November, 1949, pp. 38-39.

of the more expensive makes of cars, and call the state motor vehicle department and get the name, address, and occupation of the owners. This continually brings us contacts for prospects in the higher income bracket.

My Polaroid camera is a great help in prospecting. I can go into a town, snap a picture of the front of a man's business place, develop it instantly, and take it to him and start an interview. Who wouldn't like to have a picture of the front of his store, with the salesman remarking that he so much admired the attractiveness of the store that he had to take a picture of it?

Another idea for the use of the Polaroid camera came to me accidentally when we had a heavy snowfall in Raleigh, something that rarely occurs in North Carolina. The next day the children built many snowmen in front of houses in town. I went around and took pictures of these snowmen. Immediately after developing the picture of each one I wrote on the back of it the street address of the house. Then after the snow had melted and the snowmen were no more, I went around to the house in the evening, knocked on the door, introduced myself, and gave the child the picture of his or her snowman. Don't you think I got a wonderful reception?

My Gray Audograph in the car helps me with prospecting. I can record the names of participants in a local program, of people who belong to a local civic club. It may be a question-and-answer program. WPTF of Raleigh had a popular program entitled

"Time Out," that featured a quiz contest among different civic organizations. Several times I recorded the program, right off the car radio, and then carried the record around that night and played it to the husband or the wife of the participant in the program that day. You can bet this got me an interested listener. It often led to an insurance interview.

Recently I was among the first in Raleigh to have a telephone installed in my car—something new down here, though it has been done for some time in the northern states. I heard of an insurance salesman up North who would get the name of the occupant of an expensive house (by taking the license number of the car in front of the house and getting information about the owner), park his car out in front, and call him on the phone from his car and ask him for an interview. If the man refused, the salesman would say, "Well, I am right now out in front of your house," and the man would rush out to see what it was all about. If he said "yes," the prospect would surely express surprise when the salesman rang the doorbell a few seconds later. The telephone in the car has already enabled me to have in one day four interviews with heads of businesses, men worth over a million dollars, who were immediately interested in seeing how that phone in the car worked. Naturally, after I had their attention and their interest, they were willing to listen to me.

Lastly, in this prospecting picture, instead of using the word "prospecting," let's call it "profit-specting."

A speaker talked on fishing at one of our club meetings in Raleigh. If we wanted to catch fish, he said, we should go to where the fish are. A man indicted for robbing a bank was asked why he robbed it, and he said, "Why, that is where the money is."



THE HEART OF IT

Go prospecting for needs to fill: use referred leads, newspaper personals, babies, and other newcomers.

Chapter : FIVE

PATTERN FOR PRESTIGE

PEOPLE ARE starved for appreciation. Oliver Wendell Holmes, when people were saying something nice about him, pretended he couldn't hear what they were saying. He put his hand over his ear and asked, "What was that again?" He wanted to hear again the nice things spoken about him—and he may have wanted everyone near him to hear them too. We all want recognition of our own ego—everybody, everywhere does.

When my wife and I went to Europe in the spring of 1955, we found that more goodwill could be gained with our Polaroid camera than with a large tip. I proved this by taking the picture of the doormen at the hotels and giving it to them within minutes. A picture taken of the bus driver on the trip from Venice

to Innsbruck, over the Dolomites, pleased him so that he turned into an informative and interesting guide for all the passengers on the bus, instead of just its driver. He stopped the bus along the way at the most interesting places and described the scenery, allowing us to take pictures. Why? Because his importance had been recognized and appreciated.

All over Europe it was the same. Those we met were pleased and glad to give me their birth date, and were glad to talk about themselves; and we were usually able to understand them.

Build your prestige by recognizing and filling other people's need for recognition. How easy it is for us to give people appreciation! Ever since I disbanded my orchestra, which got its start at the University of North Carolina in one of the rooms of the Phi Kappa Sigma house in 1928, I have been practicing a system that may have been responsible for this, my twelfth successive year of million-dollar-production in the selling of life insurance, starting from scratch in Raleigh in 1941.

When I heard a speaker say that people wanted, more than anything else in the world, a recognition of their own ego, I started a *plan of action that would recognize the achievements of others*. As years went by we enlarged our mailings to include people statewide, nationwide, and now all over the world. The response has been pronounced and even unexpected. We recognize achievements of people written about in New York papers, and those mentioned in magazines of na-

tionally known companies, by sending either a congratulation card or the clipping. We have had many long, warm, personal letters expressing appreciation and thanks for the clipping or for recognizing the achievement. Many of these letters have stated that the recipient had rather have that clipping with the name and picture than anything else.

The year I was chairman of our underwriters sales congress in Raleigh I appointed a committee to give each of the visiting speakers a scrapbook, which contained not only a brochure of the meeting and the Chamber of Commerce brochure of Raleigh, but also clippings of their own pictures and articles about them that had appeared in the papers before they came. The response was warm and appreciative. They no doubt will refer to these scrapbooks many times, as well as show them to their friends.

When I am to make a speech in some distant town what is the first thing I do when I arrive? I look at the papers to see what my write-up says and to find out whether my picture was printed in that paper.

Birthday cards give you in the selling profession your best opportunity of building goodwill. This is capitalizing on a personal event, because one of the least-known but most important events in a person's life is his birthday. Besides birthdays, wedding anniversaries are also important; as are all days of special importance to the individual—not just Christmas and New Year's. I started sending birthday cards to every-

one I met. It was a way for me to meet people—to ask for their autograph and birthday. It seemed to give them a feeling of importance; and our birthday list has now grown to nearly twenty thousand. My wife tells me I must stop sending them because it takes a full-time girl all day to send these, and the expense is mounting. Yet that stoppage must not occur while I am in business; I must keep it up. A man who sat next to Mr. Wrigley in the airplane said, “Mr. Wrigley, as well-known as your product is, why do you still advertise it?” Mr. Wrigley replied, “Would you want the pilot to shut off the motor, and continue on the momentum?”

The birthday card is sent out with no selfish sales motive, though the messages printed on postals are usually made up of some caricature of me drawn by a local artist and printed in color by a local print shop. Many interesting results grow out of this sending of birthday cards. My theory is that someone may want to balance the scales and do something nice for me because he has had a birthday card for so many years.

Let's examine one instance that grew out of this practice of remembering folks on their birthdays. At the Underwriters Convention in St. Louis in 1955, dozens of fellows stopped me to say, “Thank you for the birthday card.” Many of those names I had long forgotten; but the card had gone each year and told them that I still remembered.

Several years ago an insurance man said to me, “Jack,

why did you bother about my birthday? You can't sell me any insurance." I said, "I don't know," and I truthfully didn't. But several years later, in March, 1952, when my manuscript, *Top Secrets of Successful Selling—Thought Plus Action*, was accepted by Wilfred Funk, Inc., it developed that nearly every one of the men in the life insurance business who had been receiving birthday cards from me all those years bought a copy of my book, and then referred it to others in the same business.

One of the experiences we had with birthdays was receiving anonymous phone calls giving tips in our office, to which at first we paid no attention. Probably we should have taken them seriously, because later when I followed one up on one it turned into a lead on a man who wanted a \$50,000 policy. The way I see it, someone had felt a moral obligation to "even things up." He probably had been receiving a birthday card for five or six years and wanted to do something to make up for it; so he gave me a tip on a \$50,000 prospect.

If we can get 20,000 people thinking favorably of us, with some of them wanting to do something to "even it up," or at least to say something nice about us, then I say the birthday-card idea—besides doing some good and filling a need of those who get the card—is good business for the salesman sending the cards.

One time I stopped sending the cards for a month, and a lady called and said, "My little Annie has been

receiving a card ever since we bought the educational policy, but this year she didn't receive one. Why?" So I started the practice again. Perhaps I have a tiger by the tail and can't continue and can't let go—because that particular convention in St. Louis increased the birthday list by about a hundred names. As I look back on it, everyone I've met who would give me his birthday has received a card ever since I first put his name in my little book. I have hundreds of these little books, and the names in them have been transferred to alphabetical as well as chronological files.

At that convention in St. Louis, I was having dinner at the Chase Hotel with Gus Gustafson of Peoria, Illinois, one of the world's greatest salesmen. The fortune-teller from the hotel, named Vernon, read my palm. When I asked him if I should continue the sending of birthday cards he said, "Yes, it will develop national and international fame in later years." He charged me two dollars for that advice.

So what does all this come to? Well, it means a system and plan whereby someone, a professional man or salesman, someone in business, can fill the most urgent need of people everywhere—a recognition of their importance, a satisfaction of their ego, a recognition of their achievements and accomplishments. As I have said, people are starved for appreciation; and it is easy to give it to them.

Another pattern for success is a method by which you can get other people to advertise for you. For ex-

ample, Joe E. Boettner, president of the Philadelphia Life Insurance Co., illustrates the unique idea of letting someone else do his selling for him. He sends some of his agents a beautiful handmade necktie. The tie has embroidered on it the letters, "PLICO." When the salesman wears the tie people stop and ask what the letters stand for, and he tells them that it means a special series of new policies. Usually the salesman says that the tie is a gift from the president, Joe E. Boettner. Perhaps Mr. Boettner spent three or four dollars for the tie, but in return the salesman gave him three or four hundred dollars' worth of advertising for several years by answering questions and telling about the lettering on that fine tie that is so good that it never wears out.

A speaker builds prestige with his audience particularly in a question-and-answer session by using the "pause and praise" technique. When someone in the audience asks a question, don't answer it too quickly. Pause, and say that it is a good question, and he will be flattered and feel a lot better about it. Take time to answer it, and it will make him feel important, and make the audience appreciate you as a speaker all the more. My daughter once said she had a new joke to tell me. The minute she started to tell it I realized that I had heard it several times before, but do you think I would let her know that? I listened intently and let her think she was the first one who had told it to me.

In other words, don't embarrass people. Help them to save face.

Elmer Leterman in his book, *Personal Power through Creative Selling*,* tells of creating prestige by introducing people to others who can be helpful to them. He introduces two very important men, one who wants to buy a million-dollar building, and the other who is a real estate man with a building he wants to sell. Elmer doesn't get anything from this himself, except the pleasure of knowing that he has helped two people. But think of the by-products! One of them is probably his success.

Over in Greenville, North Carolina, there is a real hot-shot insurance salesman who goes by the name of "Bugger Scales." Bugger sends a box of Whitman's Sampler candy to the wife of every client who buys a policy from him. Boy, how the word has got around the town of Greenville! Whom do you think they call on for insurance now? You know the power of women.

Jim Griffin, in *Phoenix Mutual Life Field* in 1947, said, "Our ability to get along with people is influenced by the mental picture of us which we consciously or unconsciously register in their minds. We can make little progress alone. We must gain the respect and confidence of the other man if our salesmanship is to be resultful."

* New York: Harper & Brothers, 1956.



T H E H E A R T O F I T

Recognize other people's ego—satisfy their constant need for appreciation and approval: by a clipping service, congratulation cards, birthday cards.

Chapter : SIX

SIMPLY SELL

R. W. DIBBLE, sales manager for International Harvester, spoke to the Raleigh Sales Executives Club in February, 1958. He held the attention of every one of his hundred listeners with his ideas on simple selling.

He said there are great differences among the 7,000 salesmen working for him. Some make \$20,000 a year and some make \$2,000. Yet all of them sell the same thing. Some sell millions of dollars of products, and all they are doing is simply selling. Mr. Dibble said that the two intangibles that salesmen have are time and knowledge.

He explained that there was a heavy snow in Chicago when he left for Raleigh, and on his way out to the airport he talked with the cab driver. He asked him how he had been getting along in the snow, and the driver told him that he had been stuck six or seven

times. It took him five or ten minutes each time to dig out. He went on to say, "The only time I can make any money is when I have a fare in this cab and am on my way somewhere." Mr. Dibble remarked that this situation might compare with some salesmen who spend their time drinking coffee or sitting behind the desk in the office worrying about details—doing the many things that keep them from actually talking with their prospect or planning to do so. Time is a salesman's greatest tool. Use your time to see people.

Some books on selling say too much. They are all full of excellent ideas, but people cannot assimilate too much at one time, and are not receptive to too many sales ideas in one book.

A great need among salesmen today is to find the solution to simple selling—the simple sentence that will make a sale. A life-insurance man once went in a super market and found the manager putting some cans of food on the shelf. The salesman said, "Would you like an arrangement which at your death would provide that everything in this store would sell for full price?" The owner said, "Yes." The salesman said, "The rest is detail," meaning, of course, that the policy on the owner's life would make up the difference between the retail price and the depressed price at the owner's death.

Casual selling can be used to good advantage. A casual word to a friend while walking along the street or leaving the nineteenth hole of the golf course, or a

phone call to wish someone a "Happy Birthday," would cheer the person up and sometimes result in an acceptance in thirty seconds of an idea that would lead to a sale.

Therefore this chapter can be summarized in four words: *make calls, see people*. I am reminded of the picture of the tomcat, all puffed up sitting on the fence, while the tabby cat and kittens paraded down the path in front of him. The slogan on the picture was, "He believed in making a call." There is another saying, "A dog starts to wag his tail only after he comes up to you." What does that mean? It means simply this: Make personal contacts; be there in person; see the people.

There are many good ways of getting favorable interviews without having to wear out shoe leather. Some salesmen have mastered the use of the telephone, and there have been fine books written on telephone techniques. The first one I read was by Earl Prevette of Philadelphia, *How to Sell by Telephone*. (He is also the author of *The Power of Creative Selling*.) *

The simple but vital principle outlined in all such books is, don't try to sell the product over the phone; as I have said before, *sell only the interview*. Sometimes I have, over the phone, sold the prospect on having the doctor to go by and make an examination. After getting his permission for the doctor to stop by, I would send one of the office girls over with the ap-

* New York: Prentice-Hall.

plication for him to sign, and then fill in the information over the phone after the signed application was brought back to me. This is the exception, not the rule; but in some lines of business the idea can be stated and accepted over the telephone at the same time.

Many think that a "canned" sales talk should be read over the telephone; but usually when a salesman, selling television or radio time, rattles off that "canned" sales talk in a monotonous tone, I can spot it, and so can you. I am sure we have to mix some personality with a "canned" sales talk to make it effective. Yet, even though I spot that the sales talk is "canned," I nearly always grant the interview. I am always curious, and I believe that I can always learn something by listening to another salesman.

But seeing prospects can't be accomplished over the telephone as yet. (Maybe it will be some day, when we have telephone-vision.) The real sale is impossible without personal contact.

"Simply sell" means go and see people. I remember when I first started selling I met a man in the wash-room of our building. My first inclination was to say merely, "Good morning," and get back to my business. But I took a chance and said to him, "How about some life insurance?" He smiled and said he was just passing through; he was from South Dakota and was stopping briefly at a local hotel, and happened to be calling on a man in an office a few doors from mine. I immedi-

ately recalled that my orchestra had had engagements in South Dakota. It developed that he had been present at the big military ball in Sioux Falls, where I had played; and I invited him into my office to talk about it. He came in, and we talked about South Dakota; and before the interview was over he had purchased two policies—one with his wife as beneficiary and the other with his daughter as beneficiary—and paid the annual premium in advance.

“Simply sell” means to be awake to all selling situations. I was riding along nonchalantly early one morning on my way to work when a hitchhiker waved at me frantically. I stopped and picked him up. As we rode we talked, and I learned something about his life, including the fact that he was then employed by one of the railroads. Before he got out of the car I had an application written for \$3,000 worth of life insurance; and this policy is still on the books today. You can never tell who may be in the mood to buy life insurance or whatever product you may be selling.

Some insurance salesmen go back and forth on one of the main highways between the hours of seven and nine picking up passengers and giving them rides back and forth into town. This way they make a lot of contacts, meet people, and get information about who works in what offices.

When I was serving on the Federal Court jury I found myself locked up with eleven other men for some time. During one of our relaxing periods a man

from a nearby town became interested in life insurance, and his interest resulted in a sale.

Back in my early insurance days I met a fellow at a swimming pool. I engaged him in conversation, and learned that he was a teacher at State College. I mentioned something about a particular policy, and later stopped at his house and explained it to him. He said that whenever he wanted something, he went and bought it after deliberation. Since that is the usual disinterested dismissal, I nearly forgot about him, thinking that I should never see him again. But a couple of weeks later he walked into my office, sat down, ordered a policy, and gave me a check in advance.

Back in those early days, after my orchestra broke up, I remember receiving a letter from an attorney threatening to sue me for an old telegraph bill, which I had owed since early orchestra days. I went up to see the gentleman, and during the settlement process interested him in a term policy. The results were that the bill was paid, and I had an insurance customer.

Someone damaged the rear end of my wife's car; so I took it to a garage and got an estimate on the cost of the repairs. Before I left, after the repairs were made, I mentioned insurance to the owner of the garage. He didn't have enough, yet no one had suggested buying more. Again a sale resulted.

The man who runs the filling station where I buy gas had a new baby. I happened to be the one who sold him first. He had many customers who were life insur-

ance men, but I evidently took more interest in the baby than the others had.

A policyholder of my company comes in to pay his premiums. His visit results in a conversation that uncovers a new need and another sale to fill it.

Have you talked about your product to your milkman, to your grocer, your barber? There are opportunities all around you, if you will simply use them—simply sell.*

Another way to sell is to salvage something. How is your follow-up on the sale you nearly lost? I call this "sales on the rebound." Most of us have seen one of those thrilling basketball games where the players try long, looping throws from midcourt. Sometimes the ball whisks through the basket for a score; but there are plenty of times when it doesn't. Then it's the follow-through that counts—the rush to position just under the backboard, a quick recovery, a flip of the wrist—the ball swishes through the basket. Not as thrilling, perhaps, but the points count just as much, and they are often the ones that win the ball game.

In our business of selling, too, the ability to control the ball on the rebound after we've just missed a shot is equally important. For example, here are instances from my own experience:

One evening I had an interview with a man about his need to protect his children until they were ready

* Jack Wardlaw, "Skimming Off the Cream," *The Insurance Salesman*, December 1942, 18 ff.

for college. I finally wrote his application for \$9,000, and made an appointment for him to see the doctor the next day. But he didn't show up at the doctor's office. How many times has that happened to you insurance boys? When I called to find out why, he said he'd talked it over with his wife and they decided they couldn't then afford it. (It's a good thing to see the wife together with him, isn't it?) You've probably had cases like that, and you know just how I felt—ready to blow up and boil over. It is harder to lose a sale we think we have made than to lose one we hadn't counted on in the first place. But I pushed ahead and made a date to see the husband and wife together. Perhaps I should have done this at first, or at the beginning asked the magic question, "Are you free to make your own decision?"

As a matter of fact, they really did have good reasons for not taking the \$9,000 just then. As soon as I freely acknowledged this fact and agreed with their decision, we were in step once more; and it was no trick at all to sell them a policy on their baby—cash with application. And the larger policy may follow later. Here is a case of supplying wants rather than needs. I thought they needed the \$9,000, but they wanted a policy on the baby. Maybe I was wrong.

Once I wrote an application on a housewife. She was examined, but was declined for some reason—probably past medical history. My first inclination was to drop the whole matter, but I felt she was due the courtesy

of some form of explanation. I went out to the house and told the husband and wife about it as best I could. They were grateful for my visit, and before I came away they gave me an application on the husband—they decided that if the wife couldn't get it, they might as well use the money to buy another policy for him. Here was a nice bit of salvage with a higher premium than the first policy!

One day I wrote a fairly substantial policy on a secretary; but this was another instance where the applicant didn't show up for the medical examination, even though the doctor was right there in her building. After two weeks' delay I went back to see her, and then wrote her a somewhat smaller policy on the non-medical basis. She was in excellent health, but it seems she had an aversion to a doctor's check-up. So, better a small policy than none at all!

We can always prospect! A young railroad man ordered a large policy, and when I took it around for delivery, I discovered to my dismay that I had far oversold him—in fact, he couldn't take any policy at all. I was very much disappointed. And it evidently lay on his conscience too, for he introduced me to another family living close by, and on his recommendation I closed a nice policy there.

I had written a large contract, with a correspondingly large premium, on the life of a man who had plenty of money and could well afford it. The policy had been largely engineered by his wife, who wanted

him to buy it. But a month after it was issued, it was still unpaid. After careful thought, I felt that this man would buy only on confidence and personal friendship. So I made it my business to be good friends with him—played golf with him, saw him socially, and so on. This reminds me of what Al Perry, General Agent for Philadelphia Life in Raleigh, told me once. He said, “Sell to the heart, and the body will follow.” At first this man gave me all kinds of reasons for not taking the plan, but as we came to know each other better, I could talk straight from the shoulder about what happened to so many other well-intentioned investments; I was able to speak about the stability of life insurance, and about the importance of a tax-anticipation fund. Finally, one day he wrote out a check for the policy. His wife was amazed, but I regarded it merely as a case of the careful cultivation of a man well worth knowing—of low-pressure selling where high-pressure methods would have been disastrous. There surely are times where you have to “work the ball down the floor” gradually, before you are in a position to score.

We can usually salvage something! Here was a really tough one. I had been talking for a long time with a man who was manager of a manufacturing concern and well able to do business on a substantial basis. I had been doing everything I could to build prestige—sent him letters and birthday cards, and so on. Finally one day I called on him, and he said, “Jack, I’m sorry, but I bought a policy yesterday; in fact, I was just ex-

amined this morning." It was a real blow to me, but I recovered as best I could and complimented him on his wisdom in getting the insurance. And I meant it sincerely—it really was a fine thing for his wife and the two babies. *The two babies*—that was my cue; and before I left I had an application on each. He agreed with me that we might just as well get the rest of the family covered while we were about it, and do the job right—another case where it was well worth while to salvage something.

Simplified selling is really a simple procedure. The sale is made first in the mind of the salesman, before he presents it to the prospect. In simple selling, simple phrases should be used. For example for a retirement policy say, "Pay yourself first." This nearly always brings results. Then, to make simple selling easy, I have a system of monthly drafts or the pre-check plan adopted by so many companies. I say, "Can you save \$10 a week?" Make the draft out for an even amount and let the policy be whatever amount can be bought for that particular deposit, depending on the age and plan of the customer. Often the words "The cost of one package of cigarettes a day" will result in a \$5,000 policy.

Remember that simple selling is a series of simple steps; and it all goes back to those three magic words, "relax, disturb, relieve." But—no matter what your product is—your relieving must be explained in such

simple terms that the prospect cannot fail to understand.

Before I close this chapter, let me stress again the importance of going to see your prospects. I had a hunch not long ago—I often have them—to go and see a certain man on a rainy night. But it was my chess-playing night, and I didn't want to go; I was supposed to play in a chess tournament that night. But, instead of going to play, I went around to this man's house. He said when I got there, "Why, this is the only night I have been home in a couple of months. I travel all the time." We sat down together, and when I got through the doctor came over and examined him. I got a check for the premium on a large policy with disability income included. This never would have happened, of course, if I hadn't gone to see him. Do you follow your hunches? If you have them, follow them!

Momentum does most of the work. Selling is like driving a car. We must start in low gear and wait for the mental engine to warm up. Then, as momentum is established through motion, we may shift into second and gather speed. Then we go into high gear, and nothing can stop us. Low gear is like the cold reason that starts a salesman out. Second gear is like the stimulus of motion that speeds him up. High gear is, in a salesman, enthusiasm. Many salesmen never get out of low; never seem to have any driving force except that of cold reason, which tells them they have to work. Others manage to get into second, and to make a small show-

ing by grinding away as long as the engine will stand the wear. Some, however, shift on into high—put their hearts as well as their minds into their work. The cumulative force of action plus enthusiasm carries them at top speed and full effectiveness day in and day out. So, get the car started, get out, and simply sell.



T H E H E A R T O F I T

First, sell the interview.

Second, use every opportunity.

Third, salvage all you can on the rebound—never quit or give up.

Fourth, when high pressure won't do, use low pressure. If you can't climb the hill, go around it.

Fifth, simply sell by simple methods.

Sixth, follow your hunches, and see *your prospects*.

PART II

The Power
of Successful
Patterns

Chapter : SEVEN

SUCCESSFUL PATTERNS OF OTHERS

IN OUR BUSINESS we can often find ideas in the books, writings, and speeches of others, and also by watching other salesmen. I make it a habit to take down notes whenever possible, both while listening to a talk at a meeting or convention, as well as when reading a book or article on sales ideas or having an encounter with some salesman. Last Labor Day at seven in the morning (!) someone rang my doorbell. It turned out to be a salesman selling radio time. What would your reaction be? Well, he started off by telling me he wanted to sell me, or rather he wanted me to sponsor, the football broadcasts of the local high-school team. And boy, did my attention perk up! For my boy, Johnny, age 16, and weighing only 135 lbs. then, was playing right half on the senior varsity team. I not only

bought the program time from that man but made him promise to sell the time to me next year, when Johnny would be a senior.

Marvin Small, in *Financial Security and Self-Confidence*,* says, "Edison once invented something that he thought would be valuable in recording voices in a parliamentary chamber, but when his invention was turned down, he said it was a lesson to him; because then and there he made a vow that he never would invent anything again that was not wanted, or that would not necessarily aid the community at large. This resulted in his inventing things of the most valuable sort, which all of us use at all times."

Many inventions have made fortunes for people and have proved very valuable, all because they have filled needs. Among them are the spray deodorant, and the stick deodorant; another is the squeeze shaving cream (it looks like whipped cream). Coca-Cola was a simple invention. Rose's serve-yourself five-and ten-cent store, which recently opened in Raleigh's Cameron Village, is an example; so are Proctor's serve-yourself men's store, the first of its kind in Raleigh; the food automats; safety belts for cars—two of which are in my car, because the salesman proved to me in one interview that it was a need I must fill. (Yet why have we gone all these years without them?) All the push-button gadgets in modern automobiles are the result of finding needs and filling them.

* New York: Ballantine Books.

John H. Patterson, founder of the National Cash Register Co. and father of modern salesmanship, did not believe that salesmen were born. As long as selling was a haphazard, trial-and-error vocation, he said, "there was some truth to that statement, but I can prove also that selling is a science, to be studied just as law, medicine, or engineering." He established the first sales school, and with it brought dignity and distinction to selling. Today's salesmen are professional men, select and highly trained, with years of experience. Their goal is to create and satisfy the needs and desires of their customers.

Right here in Raleigh, E. Sigurd Johnson perfected a method of making particle board * from scrap wood for small plants. Now a plant can set up a particle-board operation that costs only \$75,000 and requires but two men to produce 400 to 600 square feet of board per hour, at an estimated saving of \$40,000 annually in core costs.

Writers of successful books on selling do not just happen. Much study, preparation, and, in most cases, experience in selling are the reasons for the success and acceptance of their books. Percy Whiting, author of *The Five Great Rules in Selling*,** says that in 1941 he studied all the books on selling that he could find in the Library of Congress. As a result of studying and

* For details write E. Sigurd Johnson, 2404 Hillsboro Street, Raleigh, N. C.

** New York: McGraw-Hill Book Co.

testing, he arrived at the conclusion that there are five vital rules of selling: To gain the prospect's attention, arouse his interest, convince him that it is an intelligent move for him to buy your goods or services, arouse his desire to buy, and then close the sale. Or, put briefly, attention, interest, conviction, desire, and close.

Percy quotes the Burroughs Adding Machine slogan: "A thing worth having is worth having now." The sooner you get it, the sooner it will start saving money for you; putting it off is like paying more for it. (That would be a good slogan for those selling life insurance and investments, wouldn't it?)

Elmer Wheeler sells the "sizzle," not the steak.

Mr. Whiting says, "They don't buy washing machines; they buy freedom from backache." Gray Audio-graph says, "They don't buy dictating machines; they buy more working time for their stenographers." (For their salesmen too, for that matter; also for writers of sales books who can talk into a microphone instead of having to take time to write it out in longhand, as I am doing tonight.)

Merrill Devoe, in his book, *Successful Telephone Selling*,* says, "To be successful in telephone selling, you first must have a product that is salable, that is, one that is capable of satisfying some kind of want. If a product has no real value, even a super salesman will

* New York: Prentice-Hall, 1954.

experience great difficulty in selling it by telephone, or any other way."

Merrill goes on to say that "A man generally has two reasons for doing a thing—one that sounds good, and the real reason." He says, "Many of the reasons a prospect gives you for not being interested, or for not buying, are not the real reasons at all. To learn the true resistance, you may have to probe a little." In other words, hunt for the real need. People usually do what they can to satisfy their greatest desires.

Napoleon Hill in *Think and Grow Rich* * describes how King Edward's greatest desire was for love. He had this desire long before meeting Wally Simpson. Again an example of a need that needed filling.

There are, as we all know, seven major positive emotions—desire, faith, love, sex, enthusiasm, romance, and hope, as contrasted with the negative emotions to be avoided—fear, jealousy, hatred, revenge, greed, superstition, and anger. In these two lists of emotions we can find many needs, and many reasons why our prospects act and react as they do.

Back in 1949 Stan Martin, an insurance man of Dallas, Texas, addressing an audience, said that anyone writing him and asking him to send a book would receive one. He gave his book title as *The Secret of the Ages*,** by Robert Collier. I wondered at that time how he could afford to give away a book that cost over three

* Meriden, Conn.: Ralston Society, 1942, 297 ff.

** Published by the Gold Book, Tarrytown, New York.

dollars, but when I received my copy with an inscription by Stan, and when I found in it so many powerful secrets of selling, and so many powerful ideas about the conscious mind, the subconscious mind, and the Universal Mind, I was greatly impressed. I imagine that more than a hundred times since then I have said something nice about Stan Martin, and have tried in some way to make up to him for sending me the book—particularly since it has helped me so much to get in the right attitude for the success I have enjoyed since then.

In this book Robert Collier explains that one may get a flash of inspiration, like one who is writing a book: "For a long time he works in a kind of mental fog. But let him persevere, and there flashes suddenly a light that clarifies his ideas and shows him the way to shape them logically. At the moment of despair you feel a source of unknown energy arising in your soul." It is a great inspirational book, and should help salesmen in every walk of life—and we are all salesmen.

Claude M. Bristol, in his book *The Magic of Believing*,* says, "Therefore, if you want money, you have to associate yourself with people who have it, or who know how to make it." This may sound rather gross, but the truth is that if it is money you are after, you must go where it is, where it is being spent.

Bristol goes on to say, "Also, you must become personally acquainted with those who have the authority

* *The Magic of Believing*, Prentice-Hall, New York, 1948.

to spend money. If you are a salesman, and you know that the head of the firm is the man who has the final say, it is a waste of time trying to convince a minor clerk or junior executive. The same is true if you are trying to sell any commodity or trying to sell anything."

And further, "Many people become confused and frustrated because they allow themselves to be influenced by the negative thoughts of others. This is a weakness of many salesmen." We are apt to absorb too much of what the prospect says about his reasons for not buying.

The repetition of negative thoughts will discourage even the most powerful, positive thinkers, if continued long enough. Unless your mind is closed against negative thoughts, and busy thinking and radiating positive thoughts, you will sooner or later find yourself sunk. Some people wear themselves out trying to combat these negative forces by superhuman effort and sheer will power, and never realize that it is their own minds, operating with suggestive influences, that are causing all the trouble.

Here is an idea that shows the successful pattern of others in getting some free advertising as the result of someone's mistake. The phone rang and a man's voice said, "Is Mr. Reid there?" The female voice answered, "I'm sorry we have nobody here by that name." Then the man's voice, "I thought I was dialing so-and-so," and he calls the number. Then the female voice said,

“Well, what you have is the Interstate Moving Co., and anytime you have something to move remember to call us. Our number is,” and she gives the number. This is an example of taking advantage of a mistake to gain favorable interest.

Jack Lacy, famous sales-trainer, lecturer, and consultant, says, “Favorable factors which affect personality literally run into the hundreds.” He lists the following important desirable attributes of a sales personality: Courage, tolerance, imagination, frankness, humility, sincerity, persistence, intelligence, refinement, poise, energy, industry, generosity, sympathy, patience, force, constancy, self-control, self-confidence, self-reliance, honesty, culture, originality, logic, enthusiasm, concentration, determination, firmness, will power, resourcefulness. So, if you master a few of these you are bound to profit by successful patterns of others.



T H E H E A R T O F I T

Seven successful books that sell the ideas of successful selling.

Chapter : EIGHT

THE POWER OF POSITIVE THINKING

“THE FUNDAMENTAL difference between the successful man and the man who is a failure is largely mental. What you habitually think largely determines what you will ultimately become.” This was said by Eunice C. Bush in the *Weekly News Review Digest*, August 24, 1946. She goes on: “If you conduct your daily thoughts strictly along definite, intelligent, constructive lines, the results are inevitably satisfactory. Your thought is your greatest and most valuable power in the building of a successful career, because every important act, plan, purpose, and ideal of your life first takes shape in your mind. Thought must invariably precede action.”

Wright & Company of Massachusetts, in a reprint by the *R & R Weekly News Review Digest*, October 5,

1946, says, "Your attitude toward and your happiness or unhappiness in your work depends entirely upon you. You can channel it into either direction by your own thoughts—not on other persons or things. Right thoughts produce right conditions.

"Thoughts are things. Throw stones at people and you get one result. Give them flowers and you get another. Both gifts are expressions of your thinking.

"Yours is the choice."

An article from Greg's *Rain Barrel*, reprinted in the *R & R Weekly News Review Digest*, March 6, 1948, says, "Thought is supreme. Preserve a right mental attitude—the attitude of courage, frankness, and good cheer. To think rightly is to create. Try to fix firmly in your mind what you would like to do, and then without violence of direction you will move straight to your goal.

"Keep your mind on the great and splendid things you would like to do; and then, as the days go gliding by, you will find yourself unconsciously seizing upon the opportunities that are required for the fulfillment of your desire."

The Prudential *Agency Bulletin*, Davenport, Iowa, September 24, 1948, said, "Selling is purely a mental process. It starts with an idea—first in the mind of the salesman, and then in the mind of the prospect. If the idea is negative, that is, if the salesman is convinced no sales are possible, he puts the same idea into the mind

of everyone he contacts—and so, no business! The idea is positive when it ends in a sale.”

The key themes in books on sales ideas have been positive thinking—the simple pattern that has made these books successful. In Vash Young’s first book, *A Fortune to Share*,* his key thought was that each of us owns and controls his own thought factory. And we can turn out positive or negative thoughts just as the owner of a furniture factory can turn out good furniture or poor furniture. The owner has the control of that situation.

A positive thought can’t occupy the same space with a negative thought. So, since we control the situation, why allow a negative thought to be there?

Ben Sweetland in his book, *I Can*,** says that “Our thoughts are the causes which start our subconscious minds (the genie of accomplishment) into creating the very situations that the thought imposes. Therefore, a negative thought brings a negative result, a positive thought a positive result.” How true that is with salesmen! I have found myself sold many times by a salesman who was convinced when he first came into my office that I was going to buy his product. And I have used it myself in selling. When I make the sale first in my own mind, before calling on the prospect, it results in a positive close in ninety-nine times out of a hundred.

* New York: Blue Ribbon Books, 1933.

** New York: Cadillac Publishing Co., 1953.

Sweetland likens the subconscious mind to that part of an iceberg that is under the water—a part ten times larger than the part above the water, which he likens to the conscious mind. But he says, “The subconscious mind, the big part of the iceberg under the water, is the servant, and obeys the small part, the conscious mind.” He goes on to develop the idea that our thoughts are instructions. He says, “Here is a fact that I want you to remember: the conscious mind is the master, and the creative, or subconscious mind, is the servant. After being told that the creative mind is the seat of intelligence and power, you might think it inconsistent now to read that the creative mind is subservient to the objective, or conscious, mind. But it is not at all inconsistent. The seat of power in an army comes under the direction of a single individual, the general. The forces of our creative minds can enable us to climb to great heights or can make us descend to the depths of despair. The power of water gives us a good illustration as compared to the forces of the mind. We have seen cities wiped out by floods, where a great many lives were lost and thousands of people left homeless. This is the power of water, uncontrolled. On the other hand, Hoover Dam, with its man-made lake, has made many thousands of desert acres tillable and productive, and is furnishing all southern California with electric current at an extremely low rate. This is the power of water, controlled.”

What a great example to fill one of our most impor-

tant needs! Here our thoughts can start the genie of the subconscious mind in motion and create whichever we wish, positive thoughts or negative.

Norman Vincent Peale in his best-seller, *The Power of Positive Thinking*,* emphasizes throughout his book, in different words, these same thoughts. The very chapter headings tell the story—"Believe in Yourself," "A Peaceful Mind Generates Power," "How to Have Constant Energy," "Try Prayer Power," "How to Create Your Own Happiness," etc.

Among other things, Dr. Peale says, "Many people who are below par will find that there is a health formula, which, in addition to the services of their physician, can be of great value to them." He tells of a sales executive, formerly a man of outstanding efficient and energetic driving power, who experienced a serious decline in ability and energy. He had lost his creative skill. When his boss sent him to Dr. Peale the businessman said, "This is a pretty pass, when they send a businessman to a preacher! I suppose you are going to pray with me and read the Bible!" Dr. Peale said, "I wouldn't be surprised. For sometimes our trouble lies in the area where prayer and therapy of the Bible can have a most important effect."

Dr. Peale finally had to tell him this: "If you don't change, your boss says you are going to be fired." The executive was stunned. Dr. Peale went on, "Often a person gets into a state in which you find yourself, be-

* New York: Prentice-Hall, 1952.

cause the mind is filled with fear, anxiety, tension, resentment, guilt, or a combination of all of these. When these emotional impediments accumulate to a certain weight, the personality cannot support them any longer and gives way. The normal source of emotional, spiritual, and intellectual power becomes clogged up, so a person becomes bogged down by resentment, by fear, or by guilt. I do not know your trouble, but I would suggest that you think of me as a sympathetic friend in whom you can have absolute confidence."

In due course, Dr. Peale said, the trouble came out. When the need was discovered, the cure started to work.

Chemical reactions in the body are set up by emotional outbursts that result in feelings of ill health. There is a great need in the country today for the solution of people's mental health problems. Dr. Peale's book is a great stimulus in solving these problems.

Douglas Lurton, in his book, *The Power of Positive Living*,* says of a thing: "Is it good? Is it just? Are you prepared for it? Then ask for it. Adopt a positive attitude and ask for what you want from life. Little things of daily life, as well as of careers, are dependent on simple, direct requests. We are perfectly justified in assuming that a fair share of all that is good and big, and the little things, belong to us for the asking. We fail to collect because we don't adopt the positive attitude,

* New York: McGraw-Hill, 1950.

or we are careless, or we are shy and afraid of a little rebuff."

Claude M. Bristol, co-author with Harold Sherman of *TNT, The Power Within You*,* says, "Occasionally you will receive an impression or a mental picture or a mental flash of a future event, some happening that is coming toward you in time. Don't let your conscious mind argue you out of it if you get a strong feeling of conviction that this premonitory impression is genuine. I believe that man has it in his power to create to a very large degree his own future, his own destiny. The more he can learn to develop and depend upon his higher powers of mind, his intuitive faculties, and follow his genuine hunches and his premonitions, the more he can avoid unhappy experiences and attract good happenings to him." In other words, make use of the powers about you. Draw on these powers to fill your own needs.

Mr. Bristol concludes, "Make your influence felt where you live, and you will be doing your part and inspiring others to do theirs. Remember, every thought kept ever constant leads to action, and results follow. You can be what you wish and have everything you want provided you are willing to pay the price in time, thought, effort, and energy. You now have the key. May you make it work." That something, rightly used, is the power within you.

W. E. Sawyer and A. C. Busse in *Sell as the Cus-*

* New York: Prentice-Hall, 1954, 169 ff.

toomer Likes It * say, "People are fed on commendation. In the same way that our stomachs want food, and want it whenever we are hungry, so our egos want the food of approval. People can get mentally sick from lack of it just as they can grow thin and sickly from undernourishment. And when people aren't getting enough applause to satisfy their needs, they'll ask for it."

Earl Prevatte also carries forth the idea of positive thinking in his book *How to Turn Your Ability into Cash*.** He says, "Therefore, the remedy for negative thinking is positive thought. The application of positive thoughts floods the consciousness with faith, confidence, dominion, and determination, and gives you the power to perform with precise decision, skill, and speed. Think positive; be positive, and act positive, and negative thinking goes out the window."

Don't anticipate a person's purpose in a negative way. For example, I found some telephone messages on my desk when I reached the office some time ago. One was from a salesman who sells radio time at one of the local stations. Instead of immediately returning his call, I said to myself, "He wants to sell me some more radio advertising and I can't afford to buy it now." Therefore I made the other calls first and waited until later to call him. I forgot to call him that afternoon, and when I found the note on my desk the next morning, reminding me to call, I apologized for

* New York: Wilfred Funk, Inc., 1953.

** New York: Prentice-Hall, 1953.

not having called sooner. What did he say? He said he wanted to buy some insurance. He didn't say anything about selling me anything. And there I had been negatively analyzing his call, without first finding out the real reason for it.

Another example occurred the other day when I saw a notice that the last day of grace had expired on one of my large policyholders. I said to myself, "This has happened before. The policyholder neglected to send in his premium until after the grace period before. He wasn't sure he was going to keep the policy. Now I know he intends to let it lapse." But, remembering my experiences in the past in these situations, I immediately called him, instead of anticipating a negative result. He told me he had been out of town in Puerto Rico and had just returned. He asked for a special reinstatement blank, saying that of course he wanted to keep the policy.

Try an experiment some day. Call someone who you feel doesn't want to talk to you, a person who may think you are trying to sell him something, one who has already indicated that he didn't want to buy your product. Call at a time when you are reasonably sure he will be out, and leave your name and number with instructions for him to call you back; and see if he will. If he doesn't call back, call him again the next day and ask if he got your message. Be sure that you have some idea to pass on to him that will help him in his own business. Don't try to sell him at that time.

You will create an immediate psychological balance in your favor. The chances are that the next time you ask for an appointment, to talk about your own product, you will get a favorable interview.

One of the greatest needs we can fill is to help people to have positive thoughts. Emerson said, "We lie in the lap of immense intelligence, which makes us receivers of His truth and organs of His activity."



T H E H E A R T O F I T

Positive thinking means powerful living—and you have it in your own hands.

Chapter : NINE

CREATIVE ACTION

WHAT IS GENIUS? It is only the power of making continuous efforts. The line between failure and success is so fine that we scarcely know when we pass it; so fine that we are often on the line and do not know it.

How many men have thrown up their hands at a time when a little more effort, a little more patience, would have achieved success? As the tide goes clear out, so it comes clear in. In business, sometimes, prospects may seem darkest when really they are on the turn. A little more persistence, a little more effort, and what seemed hopeless failure may turn to glorious success.

There is no failure except in no longer trying. There is no defeat except from within, no really insurmountable barrier save our own inherent weakness of purpose.

I am reminded of the fog story. A salesman and his

wife had started out to see Lake Louise in Alberta, Canada. A tremendous fog descended on them when they were nearly there. They stopped at a filling station and asked, "Is it really worth while to go farther? We can hardly see our way." The filling station attendant told them, "You owe it to yourself to see Lake Louise." He asked them how far the headlights of their car beamed ahead of the car, and they told him just a few feet.

He said, "When you come to the point where the headlights show no more, if you will continue with the car you will find that automatically at that point the headlights will show you an equal amount of distance farther." The couple continued, made it easily, and were glad they had seen the glories of this beautiful lake and the country surrounding it, though near the last lap they had been willing to turn around and be defeated. The fog story is a good one for the prospect who says he wants to see his way clear for a long period of time before buying your product.

Here is another story, involving an engineer. A man got on the train in Raleigh, North Carolina, headed for New York. Pretty soon the conductor came by and said, "I will have to refund your ticket." The fellow asked why. He told him, "The engineer refuses to take the train out of the station until he gets a green light all the way to New York."

These ideas will help you in creative action to combat procrastination, the thief of successful selling. Here

are some excerpts from the *American Salesman* of January, 1956, that apply to creative action. "Act enthusiastic even if you have to act. Show a careful, interested countenance to everyone you meet. If you have troubles, lose them in the joy of the day's challenge in accomplishment. Look well. You yourself will feel better if you know you are clean, smart, well-groomed in appearance, and you can bet your bottom dollar that a good appearance will encourage a good reception.

"Speak with assurance. When you know what you are talking about talk up; otherwise, shut up. Give no hostages to your ignorance. Put no trust in double-talk. Concentrate on the important. Don't waste time on trivialities. Work on the big phases of your job, and the unimportant will take care of itself." All these tend toward creative action.

And here are a few more: Speak well of people. You will never prove yourself superior by kicking some absent person in the face. You build yourself and your reputation by appreciation, not depreciation.

Be proud of your job. If you are a member of an essential profession with a high contribution to make to American business, remember nothing begins until a sale is made.

Study great salesmen. Don't imitate them. Take from them whatever particular techniques you can use, and learn primarily the courage to be yourself as they are themselves.

Work overtime. Time never worked for the man who watched the clock. It is by no means the brilliant men who always succeed. It is those who work while others sleep. So work also helps create action.

Try out new ideas. Have the courage of your own imagination. Don't dismiss an idea because it sounded crazy to you at first. Examine it, harness it, discipline it, make it work for you. Relax; tension will give you ulcers of the mind as well as the body, and you won't think or speak effectively under it.

Correct your mistakes. Don't try to bluff out of them. You will win respect by confessing an error, then making appropriate adjustments. Know the answers. In most cases the objections you will meet will fall into easily defined classifications. Study them and have the answers ready when you need them.

Speak well. This does not mean that you should affect the pear-shaped tones of an actor or announcer. Avoid that, but remember that your words are your messengers and should be clearly enunciated in good English.

Be a showman. This does not mean that you should be flamboyant. A whisper on a stage can be as dramatic as a shout. Showmanship consists in knowing what impression you want to make, and how to make it.

Go to it. Nothing sells like selling, and the only way to learn how to sell is to get out and sell. Get all the help you can. Read all the books and magazines you can. But remember that the only guy who is going to

make a salesman out of you is the guy walking around on your own two feet.

Remember selling is like a one-act play. It must have a beginning, a theme, and then it must have a climax. Without a climax the play is no good and there is no sale.

Bob Shipherd of Southold, New York, says, "A good salesman is a man of *action*: he works instinctively and habitually on the belief that opportunity knocks but once, and he always gets the door open immediately, before the opportunity can get away; his program is always *thought plus action*." And in this case, this is the key to creative action.

Develop power phrases for creative action. Create today for tomorrow's need. The thing that prevents the closing of sales more than any other is the prospect's desire to postpone action. If you can make him feel that he will lose something by postponing action, he will often buy at once, where the sale would otherwise slip through your fingers.

Creative action means to make your sales story brief and crisp. Let the prospect see that you value his time as well as your own. One salesman I have heard of carries a three-minute egg-timer. He puts it on the desk, turns it upside down, and says, "After three minutes I will stay here only at your invitation." This attracts attention and arouses interest, and he usually has the opportunity to stay longer.

'Another example of creative action is found in an article by the English psychologist John Lawrence, head of the Passenger Psychology Department of the British Overseas Airways. He says, "Show a man how he can spread acceptance of his self-image by co-operating with you and you have a powerful ally." He goes on to say, "Propagation of one's self-image is the strongest motivating force I know of." We can use this in creative action by showing a man how he can increase other people's acceptance of him, and then he will become your friend. Acceptance by others is one of the strongest motivating forces.

There is plenty of room for creative action by creating the want.



THE HEART OF IT

Creative action always means the *positive*.

Chapter : T E N

YOUR UNKNOWN POWERS

LIVING IN RALEIGH, North Carolina, I am not too far from Duke University, where Dr. J. B. Rhine is conducting his experiments in extra-sensory perception, known as ESP.

I have told many people that I seem to have the ability to guess another person's birthday by looking at him or her and saying what comes first into my mind. I don't know why I have this ability or where it comes from, but nine times out of ten I can do it. It is just a flash that comes to me. Sometimes my guess is a month before the right one, or the month following the birthday. This may have something to do with the ancient art of astrology, where certain astrological signs overlap a period of two months.

Last year I wrote Dr. Rhine a letter telling him I

had this faculty for guessing people's birthdays, and he invited me over to a coffee hour at their laboratory to see what I could do with his staff. The first person whose birthday I was called upon to guess was one of his lady assistants. I looked at her and said, "March comes to me, and also August." She said, "My birthday is March 16, and I was thinking of my two brothers, whose birthdays are August first and third." So that was a hundred-per cent hit. Then I went on and guessed the birthdays of some of the guests from New York, and hit all four exactly to the month and some to the day, without ever having seen them before.

After that I took some of the ESP tests, where you guess the symbols of cards through a screen without being able to see them. It turned out that I was either above average or way below. So maybe that's what makes me slightly psychic; I don't know. I remember the line from my poem written at the University of North Carolina entitled "Extremes," which ends with the words,

"Let me be classed with the highest or lowest;
Only with these will the senses be keen.
You'll either find me the fastest or slowest,
I'll never rot with the dull in-between."

What does all this mean with relation to our "unknown powers"? Dr. Rhine has written two very fine books, *The Reach of the Mind* and *New World of the*

*Mind.** These books explain many things that some of us have experienced before and never knew how to describe. How are you about following hunches? Do you get an idea to go to see someone, and then when you follow it up immediately find that the idea was right—that the hunch was right, and that you had a sale? Can you dream you have a letter in your mail box the night before from a particular person, and when you go down the next morning, find the letter there? What causes that? If we who are salesmen find we have some of these powers, we should use them beneficially.

When I asked Dr. Rhine what part of his work best applied to finding a need and filling it, he said, "To find a practical use of extra-sensory-perception" was his aim, and "To find a way to bring it under a more conscious control for the aid of humanity." Right now, at this very moment, our subconscious mind may know exactly *who* is ready to buy our products. It is just a matter of being in tune. My failure to follow certain hunches has been a "key" to prove to me that this power does exist.

For example, at the beginning of every week I write down lists of people whom I might call on as prospects during the coming week. If I fail to see these people, their names are carried over to another day, or to another week, on a separate sheet of paper.

One man's name appeared on my lists to call on on a Monday. I don't know why I put his name down; I

* New York: William Sloane Associates, 1953.

didn't have any particular reason for doing it, or going to see him, but just had the hunch to write his name down. But I delayed making this call, putting it off until two weeks after I had first written it down. When I finally did get to talk with him it turned out that on the *first* day when I had written his name on the list he had purchased a very large policy from someone else. So I had a way of checking up on my failure—though I have never been sure that many of my successes have been due to these unexplained powers.

A book that excited and disturbed the whole country when it came out in 1956 was *The Search for Bridget Murphy** by Morey Bernstein. This book deals with all sorts of our unknown powers, and if you read it I promise you it will make you think. It may even make you a better salesman. Moreover, it refers to many other books in the field of "your unknown powers."

When I discussed my notes for this book with the famous book editor, Bob Shipherd, at his home in Southold, New York, Bob said that he thought I had something in this telepathic power; but that it was only for someone to describe who had experienced it, and that I should work on it. I think that this power means that each individual has to work out his own experiences. You often pick up the telephone at the same time another person picks it up, and on hearing your voice on the other end he says, "Why, I was just

* Garden City, N.Y.: Doubleday & Company, Inc., 1956.

calling you." You call that a coincidence. Maybe it is. But there have been so many unreported and unexplained examples of these powers that there must be something to them. Perhaps it is just a matter of re-discovering them. The sound waves that we pick up from the atmosphere on our radio and television sets were in the air for centuries before we discovered a way of tuning in on them. Some of us are discovering this other thought-transference wave. Perhaps it is the manifestation of a natural law, which we have not yet discovered or explained. Everything we don't understand with our minds is "miraculous," and the world is full of miracles that we cannot explain. I'm not sure that there is anything miraculous in any other sense; and I believe everything miraculous will some day be known and understood.

Hornell Hart in his great book, *Auto-conditioning, a New Way to a Successful Life in Selling*,* says, "Another way of putting it is to liken intuition to the vibrations in the air through which radio and television broadcasts are received. One can't receive ordinary radio waves successfully if a thunder storm is creating static. Even the passing of airplanes can disturb TV reception. Somewhere in one's brain, or, if you like, in the receptive inner mind, there is a receiving set through which hunches of induced intuition are faintly received. Before one can get those messages clearly he needs to eliminate the static and to cut out the inter-

* New York: Prentice-Hall, 1956.

ference. That is the reason for relaxing one's body and concentrating one's attention to receive intuitive flashes."

In other words, Mr. Hart says that when we get a bright idea, that right idea is the hunch—it's the flash of intuition. My thought on that is that the radio and TV are constantly furnishing constructive and interesting programs, but we tune in only occasionally. All through the ages wonderful messages may have been available to the intuitive inner mind, but we tune in infrequently.

Why is it that sometimes when we meet another person there is a flash, a recognition, a looking into someone's eyes that makes us think we have known that person for many years—even though this is the first time we have ever seen him? And why is it that we have been to places in our dreams and gone back to them many times—places we have never consciously visited before? There are many unexplained elements of personal magnetism.

One salesman said at a recent insurance convention at the Waldorf-Astoria Hotel in New York that he didn't have the time to talk with or try to sell anyone whose personality didn't blend with his; he wanted to talk only to people with whom he could get along well. He wanted to talk to a man he could understand. He said there were plenty of people, like that; therefore why bat his brains out against a hardheaded, narrow-minded, selfish person who wasn't interested in this

particular salesman's product? Evidently, that particular salesman thought that some people were narrow-minded or self-centered because they clashed with his own personality; whereas a salesman born under another star might get along well with the very ones that the first salesman couldn't get along with. But a really good salesman can get along well with anyone, because he has sympathy and interest for everybody; he knows that everybody has needs, and that he—if he has the proper attitude and can forget himself—can help find those needs and fill them.

Some prospects and customers do, of course, take special handling. Perhaps it is foolish for a salesman to go to a lot of trouble to follow a certain pattern in selling his product to individuals with different temperaments from his. But if a salesman has flexibility, and can adapt himself to the personality of his customer or client, he can sell nearly everyone, while the average salesman can sell only a few of those on whom he works.

For example, I know that if I want to talk to a wealthy neighbor I have to be at his home around five forty-five in the afternoon, just after he gets through with his early supper. I know that when I get to the door he will tell me he doesn't want to see me; but if I can get in and sit down with him, get him relaxed and get him to tell me what he has done that day and why his business is so good, then all I have to do is to make a suggestion, put a check already filled out in

front of him, and he will usually sign it. And it will result in some business. Some of you may know others who can be approached only at five in the morning, or between five and six, because they go to bed early and get up early.

I remember the story of a salesman who told me he had to ride with a prospect in his car all the way from Philadelphia to Wilmington, Delaware, at six in the morning in order to get a chance to talk with him; this was a contractor. Timing is very important. Nor must we forget that sometimes we have to cater to the personal whims of our prospects. The realization that different people have different personalities and different moods, and that sometimes these moods change with the moon or the weather, will help us in this intricate and interesting business of utilizing our unknown powers.

If the salesman can develop his own personality so that he is sympathetic, interested, helpful, and a good listener with every kind of person he meets, he is on the road to a successful career as a salesman, and—what is even better—a good and successful life.



THE HEART OF IT .

You have powers you don't know about. Become conscious of them; study them; use them.

Chapter : ELEVEN

YOUR MOODS AND THE MOODS OF OTHERS

IN DECEMBER 1956 my brother Fred gave me a book for Christmas, *Autoconditioning, The New Way to a Successful Life in Selling*,* by Hornell Hart, Professor of Sociology at Duke University. Here I have lived just a few miles from Durham, North Carolina, and this was the first time I had been introduced to this wonderful book.

It seems that Dr. Hart had experimented with moods over there at Duke. They evolved a way of measuring moods by means of a "mood meter," which is included with the book. How wonderful it was to see in print an actual scientific experiment with people's moods! Suggestions are made to help us change our own moods, and those of others, from gloomy to happy ones.

* New York: Prentice-Hall, 1956.

Moods mean everything to us as salesmen. A study in moods could be made from the following incident:

Each January the Northwestern Mutual Life Insurance Company holds an Eastern Regional meeting at the Waldorf in New York. One of the evenings during this meeting is devoted to a big dinner for all the agents attending. Just before the dessert all the waiters come out with flaming sauce for the ice cream. The lights of the room are turned out, while spotlights are turned on the waiters as they march. It is really a study in moods to watch the faces of the different waiters.

One has a broad smile. His shoulders are thrown back, and he is marching as if he were heading a "freedom" parade in the old country. Another one has a dim smile, as if he were not sure whether he likes it. Still another looks very self-conscious and silly, as if he wanted people to know that he thinks it is very foolish for a person in his position to be doing something so childish. Still another wears a sullen, hang-dog expression; he is probably thinking that he should have a special union card to allow him to entertain as well as perform the duties of a waiter.

Charles Craven, columnist of the *Raleigh News and Observer*, recently brought out a book entitled, *Kinds of People*.^{*} The book is about an imaginary café known as "Rusty's." It describes people as they are, and shows sentimental sympathy to many imaginary, rough characters.

^{*} Chapel Hill, N.C.: Colonial Press, Inc., 1956.

Have you ever wondered why you couldn't sell certain people when it was so easy to "click" with others? Just before Christmas, 1956, Dan Lilly of Kinston talked before our Raleigh group of Life Underwriters. His talk was entitled, "Different Types of People and How to Handle Them." He gave six headings: The impulsive type, the deliberate type, the undecided, the decided, the friendly, and the unfriendly.

He said of the impulsive type, that he is the one who will act quickly: he doesn't want details; he thinks and acts fast. Give him your story, stop, and get a "yes" decision and get the check.

He said of the deliberate type that he likes all the details. I imagine accountants would come under that category.

The undecided type hates to make decisions; he wants them made for him. We should protect his pride—let him think the decision is his.

The decided type has confidence in himself: he likes to make the decisions; he thinks he knows more than we do. We can't use argument here; we must make him like us; and a good opening is, "How did you become so successful?" He will agree with us, if we ask him that.

Then there is the friendly type. He is friendly about everything, but he won't get down to business. Sometimes it is necessary to be rude to him to get him on the track.

To the unfriendly type, not endowed with a broad smile, we must say things to make him like us. He will only grunt. Dan says to watch his eyes: if you get two grunts, you've got a sale.

When the talk was over I asked Dan if these were his own ideas. He said no, that he had got them from someone else. But you see how we adapt ideas that we have heard and take them as our own. Hornell Hart says, "Cheerful moods promote success, and success promotes cheerful moods."

An article * by W. L. McCaskill, sales-training director, Worrell-Consolidated Laboratories, St. Louis, brings out these points: "As a salesman, you yourself, day in and day out, are judging the emotional moods and temperament of your prospects and customers so you can decide just how to deal with them. And you are forming opinions, sometimes amazingly accurate, of the personality characteristics of your prospects so you may know how to deal with them in the future.

"One of the most hotly debated issues in selling is 'can customers be classified?' I think they can be. There are definite patterns into which they seem to fit. Once you've found the prospect's reaction pattern, you can usually predict what he'll think and say.

"So, let's examine these personality patterns. See if you know any prospects or customers that fit into one pattern or another. But bear in mind that there is sel-

* "Can Customers Be Classified?" *Sales Review*, June, 1955.

dom a completely-cut pattern in anyone. In one person, there will be markings from several of the other personality patterns.

"It's important to identify the controlling factors so that you know the basic pattern. Then decide how much effect the markings from other patterns have in deciding the attitudes and actions of your prospect or customer."

Mr. McCaskill goes on to define those that fall into the variable pattern. "This is an expression of unassigned anxiety. It is characterized by a periodic swing between elation and depression. Sometimes the swing is wide and rather violent; sometimes it is barely discernible. During periods of depression, the person is prone toward self-depreciation and self-recrimination. During periods of elation, he will appear somewhat as follows: Rapid-acting, rapid-thinking, rapid-deciding, hard-working, outgoing, responsive, warm, and friendly.

"This customer is a dandy! During the elated periods, he is easy to deal with. During the depressed period, the salesman who does not identify the pattern might make some bad mistakes in tactics. If you try to probe for the cause of his grumpiness, you may, mistakenly, think you've found it.

"But this customer just feels 'down'—there isn't any particular reason for his mood. Show him warmly and sincerely that you have often been in the same sort of

mood; you'll be doing him a favor he won't forget."

About the combative pattern Mr. McCaskill has this to say: "This is an expression of hostility which is usually directed against domination and authority. He is strong-minded, determined to win, perceptive, emphatic, hard to fool, forceful, hard-working, obstinate, pugnacious, easily angered, suspicious, bitter, revengeful, and quixotic.

"This customer is hard to handle. He must be treated with a light hand but with absolute and fearless honesty and sincerity."

Then there is the person with the compulsive personality pattern. Mr. McCaskill says he has a "strong sense of duty, super-planner, ingratiating, cold and formal, meticulous, perfectionistic, ritualistic, punitive, irritable, sarcastic."

The dependent pattern personality is "warm, responsive, eager, enthusiastic, forms strong personal attachments, friendly, obstinate, resentful, defensive, impulsive-destructive behavior, poor emotional control, peevish and pettish, sulks and pouts, and procrastinates."

It all goes to show that you must watch for people's moods.

Often I get a man examined strictly on the basis of getting him a policy on approval. I order a large policy, perhaps a \$100,000 one. Just the fact of my ordering that large a policy, on approval, puts me in a very

cheerful mood, and I go out and close several ten- and twenty-thousand dollar cases the next week. Even though, maybe a month later, the hundred-thousand-dollar policy is sent back as "not taken," the inspiration of the large case coming through has promoted a successful and cheerful frame of mind that has produced other positive business though on a smaller scale.

Why is it that sometimes we salesmen get an absolutely negative response from a prospect and then, some months later, have the same thing accepted immediately by the same person? Of course it is the mood the person is in at the time of our call. And we should realize that when we talk with people. People selling by direct mail recognize this. For example, one day I get a direct mail circular advertising a certain book. That day I am busy; I haven't time to read. I have to go out of town, and the circular goes in the waste basket. Then, a month later, I get a circular about the same book with perhaps a new or slightly different slant. This time it looks attractive to me, but I am not quite ready to order it. So I put it in the basket where I put things to attend to later.

A month or two later I get a circular about the same book for the third time. This time I am in a receptive mood. I want to improve myself, and I immediately write a check and send for this particular book. Why? It just happened to hit me at the right time. Does that tell us something about selling? It certainly does. Don't

be disappointed when you get a "no"; It is probably due to a mood. Try again.

On this question of moods, sit down some time and think how things affect you, how you react to situations. In analyzing your own point of view you can sometimes realize another's point of view, and the moods that affect his actions on a particular day. "No" doesn't always mean "no"; it may mean simply "Not today."

Inside pressures make people want to do things, and those inside pressures are different on different days. Why, we don't know. When some folks were visiting at our house it was agreed that I call the doctor to examine them for some life insurance. My little boy, Johnny, said, "Daddy, those people weren't thinking about insurance when they came to our house, were they?" I said, "No." Then Johnny said, "You thought them to think it, didn't you?" Sometimes we can think people into a certain mood.

In August, 1957, an article in the *American Salesman* said: "The first 'No' says the prospect wants to put off making a decision. He does not want to make up his mind. You have to make up his mind for him." Another "No" says the prospect is afraid to decide; he is beset by problems and they beget fears. Help him overcome his fears and show him how groundless they are.

Another "No" says the prospect is loyal to his pres-

ent supplier. Loyalty is a fine trait in any man. Your job is to persuade him to put business efficiency first. Another "No" may say the prospect is rationalizing a hidden motive. J. P. Morgan used to say that there are always two reasons—the one given and the real one. Your job is to find the real one.

Sometimes you get a "No" when the prospect is irritable and impatient. Be gracious. Nothing makes a greater impression on an ill-tempered man than another who is poised and calm. Another time a "No" says the prospect is unhappy; something happened to upset him before you called on him. Treat him with good-will and personal interest. Give him the feeling that you are there to help him.

A "No" may say that the prospect is a wavering buyer: now he wants it, now he doesn't. Something is missing in your presentation. Nudge him over the line by emphasizing the benefits most likely to appeal to him. "No" may say he is jittery. Maybe he is sick. You can get nowhere with him. Make a friendly exit, to return again when his nerves are in better shape. He may be indifferent when he says "No." Something may be lacking in your approach; you haven't sparked his self-interest. "No" may mean he wants to show off; he is in the driver's seat and flourishes his whip. Give him all the ego-satisfaction you respectably can. Then he will think of you as a man of judgment and listen to you.

Many of these "No's" show different patterns. We should never worry about them. I know of one salesman who listened to twenty-five "No's" and got a "Yes" the twenty-sixth time.



THE HEART OF IT

Adapt your moods to the moods of others.

Chapter : TWELVE

INSPIRATION

LEE BRAXTON of Whiteville, North Carolina, who is a much-sought-after speaker, lists these key-stones on which success is built: enthusiasm, imagination, preparation, courage and faith, ambition and desire, energy, personality, sincerity, teamwork, and the ability to get along with others.

Mr. Braxton goes on to say, "A number of years ago, I decided the world needed changing. About that time a book fell into my hands that suggested the place to start is with one's self. Therefore, after all these years, I am still working on myself; and when we get this done we shall have the changed world we should all like to have."

Inspiration, as well as the ability to change ourselves in accordance with our inspirations, is vital to all of us in the business of selling. Here is a true story of a great idea—or great inspiration—which was born out of a disappointment:

In October, 1956, I received a letter from the manager of the Insurance Building saying that Durham Life had to expand, and they had to ask all those whose leases had expired to vacate the building. I had been in this building for years, ever since I had started in the life insurance business. My first thought was, "What a terrible situation." But when things look dark that is when we go out and hustle.

Charles W. Bradshaw, a successful young real estate operator, had purchased a large corner lot opposite the Carolina Hotel in Raleigh. All the traffic coming into town by way of the Downtown Boulevard passed this corner. Eventually Highway No. 1 would be linked up with this same Boulevard. Bradshaw had put up a filling station and a very modernistic office. Then the Security Bank had leased a part of this lot on the condition that he put up a building on the spot where the gasoline pumps were for a drive-in Autobank. This bank was built, and there was a "For Rent" sign on a part of the filling station and the glamorous office. I saw it, went on to a meeting in Washington, and after I got there called back and asked my wife to go by and put a deposit on it.

Now Jack Wardlaw's drive-in life insurance, first in the State of North Carolina, is a reality. Our glass-enclosed offices are right alongside the Security drive-in Autobank, and the cars that come in to do business at the Autobank are right next to our doors also. On top is a lighted sign, "Jack Wardlaw, Insurance, Estates,

Annuities." The inside is decorated in black and white, with rugs, curtains, and furniture to match. My private office is in the rear, and the two sections of office in the front for the girls give us one of the most comfortable and attractive insurance offices in the state. It all came about by acting positively on a negative situation.

People stopping at the hotel come over to ask whether I am the Jack Wardlaw who used to have the orchestra. Others come in to get change for the parking lot box and we strike up an acquaintance. Many of those with whom we become acquainted become our customers.

In addition to the prestige it has created, this drive-in office has been a marvelous source of attracting people, who for one reason or another—perhaps curiosity—come in to ask questions, thus setting the stage for an interview. T. S. Ferree, a local artist, made an attractive drawing of the new modernistic office; this drawing was photographed, cuts were made, and now birthday and Christmas cards carry not only a picture of the new office, but a map showing how to get there and indicating the drive-in free-parking facilities for customers.

This change has broadened my whole viewpoint, and has given me a fine story to tell in my radio announcements: "Drive in, and have your life insurance policies analyzed. No charge for the analysis, no charge for parking."

With the increase of automobiles in the city I realize how much business I lost when people who wanted to come up to see me while I was in the insurance building could not find a parking place.

I didn't realize until we had moved into the new office that I had been in a rut physically. That might have been also a mental rut. Now there is an entirely different viewpoint and a hundred-per-cent inspirational outlook for the future. The next fifteen years can be as glamorous in this business of selling as the past fifteen years have been.

Nothing of permanent value has ever been accomplished without *inspiration*. The permanently successful man or woman, in all fields, is the one on whose mind flashes the right idea when it is needed. Ability is chiefly a matter of the frequency and dependability of such flashes of intuition. They break out of the subconscious mind into the conscious mind—no one knows exactly how—to blossom forth into great works of writing, of music, of finance, of invention, of art in its various forms. In other spheres these flashes of inspiration lead to quick decision, originality, unerring judgment, the ability to penetrate to the heart of a situation and thus master it. The right words come to the lawyer, the right diagnosis to the physician, the right approach to the salesman, and the right manner to the man looking for a job.

Without such inspiration, no one can get very far.

Yet where are we taught methods for inviting such inspiration? It is usually left to luck and chance.

We salesmen should find inspiration in any and all temporary disappointments.



THE HEART OF IT

Build success out of whatever happens to you.

PART III

The Power
of Filling Needs
That Exist

Chapter : THIRTEEN

NEEDS UNLIMITED

W. H. (Bill) GOVE of St. Paul, Minnesota, speaking in Milwaukee, said, "Find out what people want and make it easy for them to get it." Are we easy to buy from?

Dartnell says, "People buy ideas—not things." Asked why he had bought one of the new fountain pens that are supposed to write under water and in many other places where no one writes, a businessman said he wanted one because he was curious about what made other people buy it. He didn't buy a fountain pen. He bought an idea—the idea that the new pens must be wonderful because so many others are buying them.

We may think we buy a suit of clothing to keep us warm, or to cover our underclothes. But really we buy it because we have the idea that it will improve our appearance, make us seem more prosperous, or in some way bring us favorable attention. Sell *ideas*, and the

customer will buy the goods that go along with them.

What are the fundamental things in which customers find fulfillment, which, if we excite and motivate, will lead to a sale? *Printers' Ink* of March, 1953, listed twelve: the desire for security; the desire to possess all manner of things; the urge to imitate others; the constant search for good physical and mental health; the romantic drive and related desire to be with people; the eternal compelling drive of curiosity; the constant search for and love of beauty; the need for play and relaxation; the desire to feel important; the never-ending search for physical pleasure and comfort; the love of people—friends, family, humankind as a whole; and the desire to avoid the discomforts of life wherever found, whether real or imagined.

"No sales group, if challenged, will come up with anything like this list of human motivators. But they will come close to it. These motivators are fundamental to all selling. They move your customers to action, to buying action. They are the desires all sales solutions satisfy."

People's needs are tremendous—not only for objects, but also for emotional release. They need someone to talk to, to tell their troubles to.

An attractive blonde came up to see me the other night and talked to me for nearly two hours. She had married a chap who used to play in my orchestra, and now they were getting a divorce. She told me about her problems and her two-year-old child. I listened at-

tentively and was very much interested. It ended with an educational policy on the life of the mother to take care of the little girl. People need someone to tell their troubles to. Be an interested listener.

Bob Shipherd tells me that in his work as a minister in several congregations he found that people want someone who will listen sympathetically to their problems, and that they often solved their problems themselves while talking to him without his even saying a word.

A few years ago a promising young automobile engineer purchased for himself and his family a fine new house on a beautiful hill. Just at the top of the hill in front of his house however there was a "Stop" sign. Each night as he went home after a busy day, relieved to have his work behind him, he would drive to the top of the hill and stop at the sign. From that moment on he was in trouble. He became so engrossed with keeping one foot on the brake and the other on the gas and looking for a third foot to put on the clutch, so worried about rolling backward, that invariably the motor would stall. Immediately the people behind him would begin to honk, and he would arrive home a nervous wreck.

One night he said to himself, "There must be some way I can fix it so I won't always have this trouble just at the last minute before I reach home." This hill had become his personal challenge. The next day at the factory he invented a small device to keep his car from

rolling back down the hill. Now each night our young engineer drives up to the hill, stops at the sign, and arrives home with a minimum of effort and in good spirits. I understand that he made a lot of money from inventing the Studebaker "hill-holder." But his wife says that the solving of his personal problem is more important than the money.*

Another need of people seems to be the desire to "save face." Recently on a plane headed for New York I sat next to a rather important-looking man. During our conversation he told me that he was the owner of a large real-estate business in New York. I had my little traveling chess set along, and I took it out and asked him if he would play a game with me. He said that he hadn't played a game of chess in twenty years, but that he would like to try one. So we set the pieces up to play. When I moved he insisted that the Queen was the King and the King was the Queen. They did look a bit alike in that particular set, so I proceeded to play it his way and told him he was right. We played two games with the King running all over the board capturing other pieces, and the Queen sitting there and being checkmated. Sometimes it is a good policy to agree with the other fellow even when you feel pretty sure he is wrong. Or if you have to disagree with him, do it in such a way that you let him "save face," and let him continue his feeling of importance. I may meet

* Paul A. Norton, "The Broadcast," *Philadelphia Life Association News*.

that same chap again some day when he needs my product.

The need for love is universal, and even extends to the animal kingdom. The kitten and the puppy crave love. Why do they get up on your lap and rub their noses against you? Because of their constant need for love, for approval, for affection.

I have one very wealthy, lovely, elderly lady friend. Her need is to call me on the phone and tell me her problems and her troubles. I have always tried to be a sympathetic listener. We shall always be good friends, because I will listen for any length of time, as long as she wants to talk with me. She is a busy executive and owns a factory, but the fact that I am interested in her needs keeps her a good friend and also a good client. Be *sincerely* interested in people, for they can always tell if your interest is faked.

You've got to remember that none of us can know all the needs of a person—no matter how well he knows that individual. He must always be looking for more, and looking for ways to fill those needs.

When I told the publisher of my first book about the outline for this new one, he said to me, "It must be a book on general selling and appeal to all salesmen and not just to life insurance men." Of course since I am a life insurance salesman myself, many of the examples I have given are experiences I have had in selling life insurance. But many of these experiences can be adapted by men selling other products to fit into their

own situations. Ideas can be gained by them that will be helpful, just as I find so many helpful ideas in articles, books, and talks with salesmen who sell other products. I have found that life insurance is just a way of life; it is money for future delivery. Life insurance is a solution to a person's financial needs; and all people need money, either for retirement to supplement their social security, or for the education of a child in the event of the death of the father, or for paying off the mortgage so that the mother and children will not have to make the remaining payments in order to keep their house. The needs we look for in life insurance are the needs that exist for money or security experienced by everyone everywhere. To me life insurance is life itself—but that is just my personal viewpoint.

There is no deficiency of consumer needs anywhere in the world. Some needs appear more urgent than others, such as enough food to sustain life from day to day, but people need much more than the bare essentials of food, clothing, and shelter. In a world of change they need the means for adjusting and improving the pattern of life so as to keep from being gradually overwhelmed by circumstance. The opportunities of life are so varied, the dangers that beset it so manifold, that people will always need more things than they possess.

It is *wants* that are lacking, not needs. Marketing assuredly deals with the creation of wants, but it starts with the principle that wants spring from needs, and

are not something alien to be set off in opposition to needs. A person may fail to want something he needs because he underestimates its importance. Creative selling works on one factor or both to turn the need into a want.



THE HEART OF IT

Try to fill people's emotional needs—not just the material ones.

Chapter : **FOURTEEN**

THE VALUE OF TIME

F. J. BUDINGER, of the Chicago Division of Franklin Life, says the hour passes—and with it passes every opportunity to use it. Lives are made up of hours. And the hours of most of our lives simply slip away in days and months and years, until death stops the sacrifice. Time is a gift of God. In the measure of each day every man is allotted the same quantity and quality of time. Time itself cannot be accumulated and cannot be mortgaged: it has to be used as it passes—hour by hour and minute by minute. But the results from the use of time may be multiplied to meet the ability of each individual. This can be accomplished by planning an effective use of each hour and spending each hour as planned.

Bill Oxnam, Director of Marketing Development, Mutual of New York, on April 13, 1957, said, “Discounting retirement and the early years of education,

we are given only about 480 months to make an impact on the world. The Creator gives each of us an income of 24 hours each day, 1440 golden minutes, and we save this income only by spending it wisely."

He then goes on to say, "Jack Wardlaw says in his book, *Top Secrets of Successful Selling*, 'There isn't a millionaire alive with more than 24 hours a day.' Time? As a salesman, your time to a great extent controls the number of dollars you earn."

Therefore time is the most precious possession a salesman has. Shakespeare describes it as "the inaudible and noiseless foot of time," and again, "Come what may, time and the hour runs through the roughest day." "A man who is young in years may be old in hours, if he has lost no time." I also like the saying, "Each moment, as it passes, is a meeting place of two eternities—the past and the future."

Some people act on impulse. You notice in the newspaper an account of a man who takes out a gun and shoots someone, and spends the rest of his life meditating behind bars. Some of us in our cars—not us, but other folks—are in such a rush to save time to get somewhere a few moments sooner, that we pass a car on a curve and spend the rest of our time in eternity. Some of us rush through life at such a pace that we neglect the little things—the little emotional and sentimental moments that are so precious; and then we find out suddenly that it is too late. "Oh, for the touch of a vanished hand—the sound of a voice that is still!" Do we

visit our parents enough? Do we spend enough time with our children? Soon they will be grown and slip away from us.

In today's rush and roar, the successful man or woman is the one who has learned to budget his or her time—the one who has learned to do the most important things first and the other things as soon as possible. The trouble is that so many things are important that the others pile up on one's desk, a huge, ever-growing stack of things left undone, things thought about, but put aside until another time, for action that we never seem to reach.

Time is just a sales tool. Knowing *when* to do a thing is just as important as knowing *how* to do it. For example, when is the best time to write a follow-up letter to a prospect? Why, it is right after you have had an interview with him, when the discussion is still fresh in your mind, and when you remember his attitude and reactions. Whether you are a road man or work in your home city, don't wait until you are back at your hotel room or in your office to write that follow-up letter: do it immediately after you leave your prospect's office. You will find that your letter expresses the personal approach with your would-be client. I dictate all my follow-up letters from the seat of my automobile. On the road the car is my office away from home, for it is a simple matter to mail the recording back to the office, where my secretaries transcribe the letters, sign them, and mail them long before I have returned

home. If any facts must be checked for inclusion in the follow-up letter, I send the prospect a short thank-you note, and tell him that I will write him further when I have all the details. This thank-you letter or card, along with my dictated instructions, helps my staff to get the answers to the points in question without my being there to supervise them. If you don't have a dictating machine in your car, make notes full enough to recall the details as vividly as possible after each call on each prospect, and write the letter as soon as you possibly can. And now with the telephone in my car, I can even make my follow-up more easily and save more time.

A good reporter keeps paper and pencil with him when he is on the job, so that he can jot down the details before he forgets them. A salesman can't do this, as he must give his undivided attention to his prospect. Therefore, be doubly sure to write or dictate notes as soon as possible after your call.



T H E H E A R T O F I T

Time is the most precious thing we have. Everybody has all there is; yet all we have is *now*. Make the most of it.

Chapter : FIFTEEN

THE POWER OF MOTIVATION

WILLIAM J. TOBIN in *Printers' Ink*, June 11, 1954, said, "A good salesman should have extraordinary story-telling ability. Unlike the novelist's, his story-telling has two objectives: to entertain *and* to sell. His are product stories, performance stories, testimonials—they are sugar-coated with humor and entertainment but inwardly packed with 'now's the time to buy.' "

The fact that one day I went off and forgot to give my little boy lunch money to take to school troubled me all day; and I hope when I told that story to the man who didn't have enough insurance he realized that he could be called away for much longer than one day, and leave his little boy without lunch money for a very long time.

I remember reading the story told by Chrystal Starr,

a successful woman underwriter. It was about the little 6-year-old girl who was called to donate blood for her daddy, since her blood was the only one of the correct type available at the time he needed it. After the transfusion was over the nurse asked the little girl how she felt. She looked up and said, "Now when will I die?" This little girl had thought all along that by giving her blood to daddy it meant that she should die, but she had been willing to give her life. If the little girl loved her daddy so much, what could daddy do to show his love for his little girl?

A salesman should have these motivating stories on the tip of his tongue and be able to tell them well. He should also be able to use words that exert powerful influences, and sayings that make people like him. "I'm proud of you!" should be said to your employee, or your wife, and they won't let you down. "What's your opinion?" is another good sentence. Three of the greatest words in the world to get things done for you are: "If you please." Two words that make people glad they did you a favor: "Thank you!" One little word that will help you get along better with your family: "Our." Say "our home," "our car," etc.

The warmest word in the world is friendship; the gentlest word, tranquility; the most tragic word, death; the saddest word, forgotten; the most bitter, alone; the most revered, mother; the most comforting, faith; the most beautiful, love; the most cruel, revenge; the coldest word is no.



THE HEART OF IT

Our living is one urge after another.

Chapter : SIXTEEN

THE POWER OF SIMPLE CLOSING

CHARLES B. ROTH in his book, *Secrets of Closing Sales*,* describes the narrative technique and stories to close sales. He lets the prospect see himself as the person in the story, and consequently realize that the product in question will fill one of his needs too. Mr. Roth tells of a man by the name of Frank Davis who rose within ten years from a Missouri hillside farmer to the vice presidency of one of the largest life insurance companies in the world. His success came about through sheer ability—the ability of closing by means of the story-telling technique. Mr. Roth says, “I watched him with amazement. He told his closing stories to the high and the low, to the young and to the old, and his methods were so obvious to me that it was

* New York: Prentice-Hall, 1953.

astonishing that his customers did not see through them, but they never did. They were so enthralled by the stories that they forgot that it was a selling technique."

Mr. Davis had a few stock stories that he told in closing his sales stories of the experiences of other men and women with the insurance Mr. Davis wanted his prospect to buy. He told these stories logically, naturally, and with ease and charm and high interest. He told them so well that on hearing them you forgot all about the person in the story and saw *yourself* there reaping the benefits, and you couldn't help buying.

Walter Horvath in his book, *How to Use Your Selling Power*,* says, "What makes a buyer buy?" He answers, "Several years ago I happened to see a master salesman close a million-dollar deal by skillfully applying this one principle, the principle that *behind every sale there is a buying motive*." In other words, he was *finding a need and filling it*. Mr. Horvath goes on, "Whenever the cash register rings in a department store, whenever someone buys a hat or an automobile, it is because somewhere, somehow, the buyer has found an article that he or she has decided will satisfy a certain specific desire. Curiously enough, that desire is never to own the thing itself, but always rests on something the buyer expects the article will do for him."

What do you do first when you have your interview? Be sure to ask this key question: "*Are you free to make*

* New York: Prentice-Hall, 1951.

your own decision?” and then wait for the answer. That will eliminate the possibility of a client or prospect saying “I shall have to talk this over with my partner or my wife,” after we have given our sales talk, because that will be contradictory to what he had said if he had answered “Yes,” to the initial question. If, however, when you ask this question, he should say, “I will have to talk it over with my wife or my partner,” then insist on going with him to talk it over with his partner or wife. You can never get a decision on a close unless *you are there in person* to present the case to the other person. That is true whether it is his wife, the members of a board of directors of a corporation, or his partner. Have you ever closed a deal when the prospect went home to talk to his wife, and you weren’t there? I don’t remember one that I have closed under these conditions.

T. R. Hawkins, with the Equitable of Iowa, Detroit, Mich., agency, said in the March 23, 1957, issue of *R & R Digest*, “The fellow who has difficulty in bringing a number of cases to a successful completion does not need instructions in the closing techniques; he needs instructions in the beginning technique.”

After you have a favorable condition for the interview, and have established the fact that the sale can be consummated with the person alone, start closing the sale with the first sentence. Elmer Leterman says there is only one magic in salesmanship—the magic of a signed name. Mrs. Farilla David, secretary to Dr. J. B.

Rhine of Duke University, told me a good one. She said, "When you start talking with a man during an interview, watch his hands. If they are closed at the beginning, when he opens them this means he is sold."

Any salesman will buy a book that will tell him how to close sales, because closing sales means money for him—particularly if he is a salesman working on commission. There have been many books written on closing, and I don't pretend to be able to give the answer here in this chapter, when so many experts have written book after book on this subject. But I know I have a certain feeling for closing a sale. I know from experience that when I go in to call on a certain prospect whom I want for a client, if I see in my *own* mind that the sale is going to be made, if I have faith, and if I believe I have the answer to a need, then nearly always the interview results in a closed sale, and one that is of genuine service for the buyer.

Grant L. Hill, in one of his talks at a meeting of Northwestern Mutual agents, told them, "Make calls, but call creatively. Remember that sales are first made in your own mind."

Robert M. Brinley, young super salesman with Philadelphia Life at Paramus, New Jersey, says, "Ninety-nine per cent of selling is mental attitude."

If I go in and start closing with the first sentence, if I regard the closing of the sale as part of the initial presentation and not something extra that is tacked on that requires extra effort, then I find that the flow from

one idea pattern into the next results in an automatic closing. We assume that the *close* is to be the *result* at the end of the interview, or I wouldn't have been there in the first place.

This procedure clearly demonstrates the need for getting information beforehand about the customer. You must have complete understanding of the need of your prospect, either as told to you by the prospect himself during the interview, or as you have figured it out in advance from observation or information from others.

The interview is, as I said, like a one-act play: it must unfold itself; it must be short; it must have a climax, or it is a flop. Your sales interview is a flop unless it has a climax that is motivated at the end by action.

The presentation in the first part of the one-act play must be *simple*. One of the best talks I've ever heard on business life insurance was made by Bill Earls, a former chairman of the Million Dollar Round Table, at a sales congress in Raleigh many years ago. It was called, "Keep It Simple." He explained selling technique so simply that I have always remembered what he said, and I have tried to use it in my presentations.

Newell Day of Davenport, Iowa, in his talk, "Color In Selling," showed me the trick of carrying a dollar bill with a three-cent stamp pasted on its right-hand corner. I use this idea now, and it will open up a conversation with anyone. I say, "If my company will put

up the dollar, should you be willing to put a three-cent stamp on it, each year, so we could send it to you?" I stopped at a filling station to ask the direction to a certain business place, and before leaving I asked the attendant that question and he answered, "Certainly, anyone would do that." Then he asked how many dollars we would put up. I told him to name the amount. He asked me if we would put up ten thousand, and, if so, what the cost would be. I told him that the three-cent stamp would be the cost on one dollar, thirty cents for a hundred, or thirty dollars for a thousand, or three hundred dollars for ten thousand. If he wanted ten thousand, he could make the payments or deposit at the rate of twenty-five dollars a month. This conversation resulted in an immediate sale of a thirty-year endowment policy. Russ Gohn of York, Pa., says, "It's only money. This thought can make it easier for your prospect to spend it or save it."

Simple selling was used in the explanation to a corporation as to why they can't deduct the premium for the insurance policy on a "key" man from their income tax. The salesman said, "It would be like swapping an orchard for an apple." If you could deduct the premium you pay, which is the apple or the product of the orchard, at the little end, it wouldn't be tax-free at the big end, which is the face of the policy (the orchard), payable at death. A prominent attorney told me the other day that he didn't know that the corporation could receive the proceeds, income tax-free,

from a life insurance policy owned by the corporation on the life of a "key" man. The public just doesn't know these things. We who are salesmen must explain our product, *simply*.

Little things make such a difference! And simplicity is so easy. Many salesmen just starting in the profession of selling regard simplicity as the primary grade; they want to get up in the first, second, or third grade, and then into the upper form. They try to make their presentations more and more complicated. And the more complicated they become the more complicated—or confused—their prospect becomes when he listens to their sales talk.

The biggest sales that have ever been made have been those where the whole story could be told in just a few minutes. Sometimes one sentence will close a sale. Simplicity is elementary, but it is vital. It is not enough to be understandable: we must be *unmistakable*.

Many sales are lost because the prospect or the customer will not admit that he doesn't understand the salesman, for fear that the salesman will think he is not as smart as he should be. The salesman should never ask, "Do you understand me?" because his prospect will always answer *yes* rather than have his pride hurt. The salesman should say instead, "Do I make myself clear?" and then repeat his proposition in slow, simple terms.

Another obstacle in the path of the salesman is the

customer's *no*. But remember, *no* doesn't always mean *no*. It usually means, "I want you to give me some more good reasons why I should buy, reasons that will weigh heavier for buying than those I have for not buying." Or, possibly, the *no* doesn't mean *no* forever; it may mean, *no, not today*. The morning mail may have brought a big bill; or his income tax may be due; or the man's wife may have bawled him out that morning before he left the house, or she may have bought a mink coat. Therefore the man's *no* means, *no, not today*. The moon changes; moods change; and you should go back, if the man was worth calling on in the first place.

The question has been asked, "How far does a good salesman pursue that—the return of calls?" I seldom go back the second time. And that is a mistake on my part; I should go back. R. L. McMillon, super salesman of Abilene, Texas, says his customers know he'll be back. Many of us become discouraged and say to ourselves, "That man won't buy anything." We mentally defeat ourselves, which is another obstacle in the path of closing the sale. In repeated calls you get better and better acquainted with the prospect and his needs; you get constantly in a better position for getting his *yes*. Call back with some helpful idea for *him*. Then maybe you will be received even more cordially than you were the first time.

Hal Nutt, head of the Life Insurance School of Marketing, Purdue University, says, "Success depends on

ability to take no and to keep going back.” He tells the barracuda story: A barracuda and a mackerel were put in a tank with a glass partition in between them. Every time the barracuda lunged at the mackerel he bumped his nose on the glass partition. After a few times he quit and each fish swam around in his own section. The attendant at the aquarium then lifted out the partition, but it made no difference. The barracuda was conditioned to a bump on his nose, and stayed on his own side of the tank—when one more try would have given him a good dinner.

At a sales meeting I sat next to a salesman who closes very few sales a year in the field of life insurance, but usually all of them are large—from seventy-five to two hundred and fifty thousand each. I asked him how he did that. He said, “By cultivating those people over a period of years, and by going back.” But he first chose his prospects carefully.

A few days ago I tried three times to deliver a case to a prospect while he was at his place of business (a “case” means a life insurance policy). Each time I was unsuccessful. When I got out to his house for the fourth try, I realized what I should have known in the first place, and what I have always known—that it is usually best to have the man and his wife together in order to close the sale. The wife often has to keep track of the sending of the payments after the first year; certainly she must be happy about it. After I gave my sales talk to both of them, the wife went out for a moment

and the husband said to me, "Will you please leave this policy here with us tonight so that we can talk it over together?" Now that is a question that defeats lots of folks in the business of selling; they just haven't got the heart not to agree with the prospect. But it is a fatal mistake to consent. I answered, "It is written somewhere that *a man is best able to make a decision at the time when he has all the facts uppermost in his mind.*" Then just as the wife came back into the room, I said to her, "*Is there anything that you want to say to your husband after I've gone about this policy that you wouldn't say to him right now while I'm here?*" She said, "No." That did it; he had to make the decision right there. Since she didn't object, he wrote the check.

So, in summary, these are the two basic points:

(1) Call on the husband and wife together, preferably at night, if you are selling a product that will require the decision of both.

(2) When he says, "Leave the policy and let us talk it over," bring out the fact that the best time to make a decision is when all the facts are clearest.

When trying to make a life insurance sale I like to talk percentages instead of premiums. For example, if the premium is \$400 on a ten-thousand-dollar policy, I'd rather say, "We'll put up ten thousand dollars; you just pay four per cent interest on it. If you die, your family will get it, and if you live, you will get it." Then I name the time or the year that the policy will mature. Speaking of these percentages, if the insurance

salesman is interviewing members of a partnership, here is something he can say: "Should you rather pay four per cent for an asset or four per cent for a liability?" That immediately brings up the question, "What are you talking about?" This means, of course, that if the prospect you are talking to should insure his partner and pay a premium of \$40 a thousand, he would be paying interest at the rate of four per cent on an asset, a policy that he would own, and that would pay off at death or in cash to him in a certain number of years if they were both living. But if the partner should die without the insurance, the other partner would have to borrow the money in most cases to buy out his interest, and possibly pay four or five per cent interest on the loan. That would be paying interest on a liability, because he would not only have to pay the interest but would have to pay the principal back too. It is a terrific door-opener for a partnership case for a life insurance salesman.

One of my most powerful helps in closing is to make a suggestion to one of the officials of a corporation or a partnership concerning insuring someone in the firm, and then wait either until after lunch or for a day or two and go back to this same person and say, "Mr. Prospect, that idea of yours about insuring your 'key' man, or your partner, is a good one. Will you give me permission to have him examined some time this week so that you can look at one of our sample contracts?" You will be amazed how often this will work, because

human beings are often prone to grasp the ideas of another, and after a short while accept them as their own. *Plant an idea*; then go back shortly afterward and give your prospect credit for having thought of it himself.

Some salesmen think we try to close the sale too soon, that we should explain the product thoroughly. Others are of the opinion that something should be done in the way of closing from the very first sentence—with the assumption and belief that the prospect is going to be interested in the solution of his problem.

There are so many products that are being sold, so many products that could be repeat sales, so many products that are good and meet the needs adequately; but after you sell one, it lasts so long that you can't sell another. For example, when I used to sell Fyr-Fyters (fire extinguishers) I used to tell folks that they would still be working well twenty years later. When I went up to my mother's home in Plainfield, New Jersey, and tested the extinguisher she had bought from me nineteen years before, it worked perfectly. That is one argument that I have for selling life insurance; there is usually always room for more.

There are many products of different sizes and shapes that may be sold in large or small quantities, with larger values, if the salesman keeps on selling and keeps on cultivating his prospects. The needs of people all over the world are growing more and more each day. The opportunities are unlimited, and the future needs will amaze us.

All of you should be familiar with the technique of "which of two." When I went to a hardware store to buy an electric frying pan for my wife, the salesman asked if one would be enough. This question immediately cancelled my thought of whether I wanted one or none. A life insurance salesman I know always orders two policies. Then he gives his client the choice between the two different types, instead of a choice between one or none. Automobile salesmen are now selling "which color," or whether they want or don't want air-conditioning, as it was in my case recently. A clothing salesman asks whether you want a single- or double-breasted suit, and gets your mind off the thought of whether you want one suit or none.

Most of you have read the story of the boy behind the soda fountain in the drugstore who was selling malted milk, and who had been trained to say, "One egg, or two?" It was that simple, but it sold eggs in most of the malted milks they served.

Charles Cullen, master salesman, in his talk at the Raleigh Sales Executives' Club's sales rally, used the word "easy" to describe selling: the "e" stands for enthusiasm, the "a" for audacity, the "s" for showmanship, and the "y" for you-manship. He ranked the you-manship, the art of making a person feel important, as the number-one ingredient in the sales process.

Silence, on the part of the salesman, is often an aid in closing. Charlie Brewer of Charlotte, North Carolina, is making a very fine, concentrated talk to insur-

ance groups over the state entitled, "Silence Is Selling." His talk could certainly apply to a salesman in any line with any kind of product. It contains some of the greatest truths in the entire business of selling. Charlie's main point is that when you have presented a constructive idea, forcefully and completely, stop talking and wait for your prospect to speak; don't say another word until he does. Charlie says, "Don't say another word, no matter how much time you think is elapsing, because that man may be sitting there seeing mental pictures. What may seem an age to you may be only moments to him. If at the end of his meditating, he says 'Yes,' then you have a sale. If he says 'No,' then you can bring up the next point." There is an old joke used by many speakers that fits this situation so closely that I will repeat it here: Samson slew a thousand Philistines with the jawbone of an ass, and salesmen every day are using the same weapon to kill their chances of closing sales. Remember to let the other fellow do some talking, and don't interrupt him: give him your rapt attention. There is nothing that compliments a man as much as to give him complete and sincere interest and attention. Another way of using silence is to stop talking when you get the signal. How many times has a salesman gone right ahead and tried to finish his sales talk and talked himself right out of a sale—right at the point when a prospect indicated by some word or expression or movement of the hand that he is sold and ready to write his check or sign the or-

der? I remember how after making a good presentation, I made another statement, and saw the customer reach for his checkbook. But then, not being content, I wanted to add the "frosting" to the cake, and continued talking. Something I said caused his chain of thought to shift into another direction; I saw him stiffen, and I never again could get him to think of buying. That particular sale was lost by my talking too much. Learn the power of silence.

I am reminded of the story of the man who lived by the side of the railroad track. Every night around three o'clock in the morning the train came through and blew the whistle. One night the whistle was out of order, and at three o'clock in the morning there was complete silence. Exactly at that moment the sleeper awoke with a start, sat up in bed, and shouted, "What was that?" The silence woke him. So, never underestimate the power of silence!



T H E H E A R T O F I T

Begin by closing.

Make it so *simple* that it will be unmistakable.

Make it *irresistible*.

And stop when you're through.

Chapter : SEVENTEEN

REACHING UP TO A HIGHER POWER

WHAT IS the greatest need in the world today? It is for a universal love, for without universal love we might have universal destruction. Ray Holder, Rector of the Trinity Episcopal Church of Highland Park, Ill., recently returned to Raleigh to conduct Lenten services at Christ Church, of which he served as Rector until 1952. In his opening talk he told a story about his five-year-old son, Ray Jr., whom he called "Mr. Goo." He said he came in, hot and tired, one day, and found crates and cardboard strewn all over the floor, with a turned-up chair under a huge mass of it in the middle of the room. He asked, "Mr. Goo, what is that?" The five-year-old told him that it was his spaceship. Ray looked at it, and said, "Well, where are the wings?" Mr. Goo looked up at his Daddy plaintively

and said, "Why, Daddy, God will give it wings!" We need the kind of love and faith that has wings.

In a dream I was looking out of the windows of a tall building at what seemed to be the skyline of New York City from the New Jersey side. I could see a haze of smoke rising in the form of a hand, reaching as high as the sky, grasping and reaching for more and more. There followed a rain of destruction in the form of what seemed an atomic bomb. The thought came to me that people were trying to get more and more for themselves, and that this groping would ultimately bring on destruction. Then again there was the thought of people reaching up with their hands for help from a higher power; that hand of smoke, reaching up, was the symbol of people, everywhere, grasping for this help.

My brother Digby, who failed to come back from World War II, wrote me a letter on my birthday from the camp where he was stationed before going abroad. His letter seemed to give a pattern for those who are reaching for spiritual help. Dig and his brother, Fred, who now is Principal of the Wardlaw School in Plainfield, New Jersey, have both written religious books. In his letter to me Dig suggested that we might become disciples of Jesus now by one simple act of will. He said there is a single door, with the lone handle on our side. And it must be our will, not God's, to open the door. When we open the door we don't literally give away our property or cut out relaxation or pleasures,

but when the door is open we have a new purpose in life; that is all. Some things we may care less for by and by, and through choice let them go.

Dig said, "There is just a door called faith, with Christ waiting in His boundless love and power on the other side."

His letter to me long ago was my call to a higher power. All I had to do was to open the door—pull on the handle. All of us need spiritual power to draw on and to help us every day.

My brother Dig loved this poem, "Faith," by George Santayana:

"O World, thou choosest not the better part!
It is not wisdom to be only wise,
And on the inward vision close the eyes,
But it is wisdom to believe the heart.
Columbus found a world, and had no chart,
Save one that faith deciphered in the skies;
To trust the soul's invincible surmise
Was all his science and his only art.
Our knowledge is a torch of smoky pine
That lights the pathway but one step ahead
Across a void of mystery and dread,
Bid, then, the tender light of faith to shine
By which alone the mortal heart is led
Unto the thinking of the thought divine."

How then may we find our successful pattern of life? Perhaps by finding needs of people and trying to fill them—perhaps by seeking ways to help people.

One of the great examples of helping people by reaching to a higher power is Oral Roberts in his radio and television ministry of healing. The demonstrations that appear on television under his big tent certainly show that by faith and belief certain miracles are accomplished. Billy Graham's crusades are another example of the evangelist helping people to live better lives on a worldwide basis.

Robert Collier, in *Riches Within Your Reach* * (originally published as *The Higher Potential*), describes the giant redwoods of California. He says, "By no law known to man can they draw water to their foliage hundreds of feet in the air. Yet they do draw it, hundreds of gallons every day. It is not done by pressure from below, from the roots; but it is done by the pull from above. In other words, the need is first established; then the need itself provides the means or the pull to draw to it the elements it must have for expression."

All through nature you will find that same law: first the need, then the means.

Mr. Collier further says, "Everything we get we pay for, good or bad. Personal gain comes through impersonal service. Personal loss comes through selfishness."

James Russell Lowell, in "The Vision of Sir Launfal," makes this famous comment:

* Tarrytown, N.Y., Gold Books.

“Earth gets its price for what Earth gives us;
The beggar is taxed for a corner to die in,
The priest hath his fee who comes and shrives us,
We bargain for the graves we lie in;
At the devil’s booth are all things sold,
Each ounce of dross costs its ounce of gold;
For a cap and bells our lives we pay,
Bubbles we buy with a whole soul’s tasking:
’Tis heaven alone that is given away,
’Tis only God may be had for the asking;
No price is set on the lavish summer;
June may be had by the poorest comer.”

And Rotarians all over the world live their motto,
“Service above self: he profits most who serves best.”

There is no greater need than the one we all have for faith and courage when we are in difficulty. That need is filled every week by the great preachers of the Word of God, who have the richest experiences through all their lives of how that need has been met—met even by suffering and tragedy that has drawn people, as all suffering and tragedy does, if it is properly received, nearer to their Father. Those needs of faith and courage are the greatest, the most vital, the most constant needs that we all have. Preachers are the greatest salesmen in the world. They are the men who sell faith and courage that sends men and women and children to their Father.

I had an experience not long ago that may be a good parable for the closing of this chapter. On my birth-

day, February 16, I got a new shower nozzle. It really works wonderfully. I can't imagine how during all these sixteen years of living in our present home I have put up with the old, clogged-up shower nozzle, with water trickling, so to speak, out through a few of the holes in it, when now there is a clean, cool, clear flow of water. It is just heavenly. Only that little nozzle was changed; it took but a couple of dollars and a few moments of time. Yet we hadn't fixed it all those fifteen years past.

Maybe some of your powers are clogged up, and you need to have a free flowing of physical, mental, spiritual, and fourth-dimensional qualities. And it is just as simple as changing the shower nozzle. Why allow your abilities to remain clogged up when it is merely a matter of a moment to put on a new shower nozzle and have a clear flow of all your positive powers in your work of selling—finding needs and filling them?

The developments that are to come in this atomic age will be great, almost unbelievable. The tremendous needs that will result from these developments will be there, waiting for you to fill them. These needs cannot be discussed here at this time because they have not yet become manifest. You, the salesmen, are living at the beginning of one of the greatest periods in the history of mankind.



THE HEART OF IT

**Always remember that your greatest power is
above you.**

Chapter : EIGHTEEN

LIGHT IN PEOPLE'S FACES

DR. KENNETH MCFARLAND, whose birthday and his father's and his son's all come on October 12, hails from Topeka, Kansas. He is one of the finest speakers I have had the privilege of hearing. He was the principal speaker at the dinner of the National Sales Executives Convention in 1955 at the Waldorf. Although I had heard him three times, his great talk "The Lamplighter" was a new experience for me. Dr. McFarland pointed out that different salesmen had an opportunity as they went about their work to put a light in the faces of the people they met and talked with. He told the story of a young boy whose father had died. The boy took it very hard, for he had been very close to his father. He said that when the boy went to talk about a cemetery lot, the salesman could have

treated it as just another case, but instead he took the boy into his office. He talked about the beauty and the silence at the spot where the lot was located. He then took him out to the spot and showed him the trees, described their waving in the morning breeze, and spoke of the beauty of the many sunsets that would come—a beauty that, though it leaves us temporarily, always returns. As he talked he saw a peace and calm, and then a light, come into the face of the boy.

Dr. McFarland told also about a furniture salesman, who even at a loss to himself wouldn't sell the wrong piece of furniture to a customer if he thought it wouldn't fit in with his other furnishings. He told of many instances in which salesmen did little extra things beyond the call of duty—things that weren't necessary and that didn't bring any visible profit, but things that made light come in people's faces.

In closing, Dr. McFarland said he was reminded of the old lamplighter in England, who in the evening as he went down the street lighting the gas lamps would leave a glowing trail behind him. You couldn't see the old man go, but you could tell where he had been by the lights glowing from the lamps he had lighted. I believe that we salesmen who go out and find needs and fill them can, by doing this—unselfishly, thoughtfully, and attentively—bring light into people's faces. And perhaps when we disappear from view some dark, quiet evening some people will see where we have been by the lamps *we* have lighted.

This book might never have been written if it had not been for a phrase I have remembered ever since I was a little boy. I don't know where I heard it—my mother may have told it to me. It was this: "*Nothing attempted, nothing gained.*"

Many of us mentally defeat ourselves before we even have an opportunity to put a positive thought into action. For example, one cold, wintry morning, after snow had fallen during the evening over Long Island, and after I had driven all the way from Raleigh to New York, with notes in my briefcase on *Find a Need and Fill It*, I had the thought of going way down to Southold, Long Island, near Orient Point, and working on these notes with Bob Shipherd, who had helped me with my first manuscript. I had stayed with friends on Long Island, and upon awakening that morning and finding all the snow and ice on the roads I said to myself, "This is no kind of weather to go to Southold. I will just do it some other time. This is no kind of weather to drive a hundred miles." I even telephoned my friend that the weather just didn't permit my driving; I didn't feel like working on the book, and couldn't come. But he told me that lunch would be ready for me and that he was looking for me, and that it was warmer down there and the ice was melting.

So I started off. When I got there I had a lovely reception. We had a delicious lunch, with a roast, and a home-made pumpkin pie for dessert. Then after lunch we went into his den, with my recording ma-

chine and my sixty-minute discs and notes. We started going over the outline of the book, and dictating the ideas in logical order. By six o'clock that night the rough draft of the manuscript was completed on the discs. As I left my friend's home I said to him, "Just think, I nearly didn't come down here, and this wouldn't have been written." How important it is for us in the business of selling and creating and using creative ideas never to defeat ourselves! Let's always remember the slogan, "Nothing attempted, nothing gained."

A good salesman is a man of *action*: he works instinctively and habitually on the belief that opportunity knocks but once, and he always gets the door open immediately, before the opportunity can get away; his program is always *thought plus action*. And let's apply "thought plus action" to the finding of needs and filling them; and as we meet people each day let's try to say and do the things that will make them feel better and be finer folks for having met us.



THE HEART OF IT

"Nothing attempted, nothing gained"; and our greatest gain is to bring light into people's faces.

INDEX

Note.—q.-quoted

A

Abilene, Texas, 138
 Adams, Hoover, vii
 A. E. Finley Associates, 19
Agency Bulletin, 69 f. q.
 Alberta, Canada, 80
 Albritton, Bob, vii
 America, 26; in, xvi
American Salesman, 81 q., 102 q.
 Amsterdam, 20
 Anderson, Vic, vii
 Angstadt, Dr. Charles, vii
 "Annie, my little," 38
 Armstrong, Ellen Kengen, vii
 Armstrong, Ted, vii
 Asheboro, B. B. Walker's growing shoe factory in, 19
 Asheville, 10
 Audograph, 20, 30; Gray, 62 q.; service, 20
 August—first and third, 87; 24, 1946, 68
 Autobank, drive-in, 107

Auto-conditioning, a New Way to a Successful Life in Selling, Hart, 90 f. q., 95 q.
 "Automatic Prospecting," Wardlaw, 23
 Averyt, E. C., vii

B

Bain, George E., vii
 Baker, Ann F., vii
 Ballantine Books, 60 n.
 Bank, Security, 107
 Baptist Church, Myers Park, 20
 Becker, Charles E., vii
 "Believe in Yourself," Peale, 72
 Bell, Hugh, vii
 Bernstein, Morey, vii
 —*The Search for Bridey Murphy*, 89
 Bettger, Frank, vii
 —*How I Multiplied My Income and Happiness in Selling*, 16
 —*How I Raised Myself from Failure to Success*, 16

- Blue Ribbon Books, 70 n.
 Boettner, Joe E., vii, 40
 Booth, Downey J., vii
 Borden, Dr. Richard, vii
 Bouland, William, vii
 Boulevard, Downtown, 107
 Boyd, Edward F., vii
 Boyette, Edwin S., vii
 Bradshaw, Charles W., 107
 Braxton, Lee, vii, 106 q.
 Brewer, Charles, vii
 —"Silence Is Selling," 143 f. q.
 Brinley, Robert M., vii, 134 q.
 Bristol, Claude M., ix
 —*The Magic of Believing*, 64 f. q.
 —Sherman, Harold, *TNT, The Power Within You*, 74 q.
 British Overseas Airways, Passenger Psychology Department of, 84
 "Broadcast, The," Norton, 118 n.
 Bruckenmiller, Ray W., vii
 Bryan, Raymond, vii
 Bryan's thought plus action, 19
 Bryan Building in Raleigh, 25
 Budinger, F. J., 123
 Budlong, Richard C., vii
 "Bugger Scales," vii, 41
 Burdick, Jim, vii
 Burroughs Adding Machine slogan, 62 q.
 Bush, Eunice C., 68 q.
 Busse, A. C., vii, 74 f. q.
 Buyny, Madeline, vii
- C**
- Cadillac Publishing Company, 70 n.
 Caldwell, John A., vii
 Calton, W. C., vii
 Cameron Village—in Raleigh, 19;
 Raleigh's, 60
 "Can Customers Be Classified?" McCaskill, 98 q.-100 q.
 Canada, 80
 Cantwell, Richard W. (Pete), vii
 Capt. Pat. Crawford, vii
 Carnegie, Dale, ix
 Carolina Hotel in Raleigh, 107
 Carter, Jack, vii, 17
 Cayce, Edgar, ix
 Chamber of Commerce brochure of Raleigh, 36
 Chapel Hill, North Carolina, 96 n.
 Charlie's (Brewer) main point, 144
 Charlotte, North Carolina, 20, 143
 Chase Hotel, 39
 Chicago—heavy snow in, 43; Division of Franklin Life, 123
 Ching, Quan Lun, vii
 Chipley, Gil, vii
 Chipley, Lee, vii
 Christ, 149
 Christ Church, 147
 Christmas, 36; book for, 95; cards, 108; 1956, 97
 Church, Christ, 147
 Church, Trinity Episcopal, 147
 Cinamarra, Gina, vii
 Coca-Cola, 60
 Coggins, Jyles J., vii
 College, State, a teacher in, 48
 Collier, Gordon, vii

- Collier, Robert
 —*Riches Within Your Reach*, 150 q.
 —*The Higher Potential*, 150 q.
 —*The Secret of the Ages*, 63, 64 q.
 Colonial Press, Inc., 96 n.
 "Color in Selling," Day, 135
 Columbus, 149
 Congress, 11 n.; Library of, 61
 Connecticut, 20, 63 n.
 Coolidge, Bob, vii
 Cornell, Harry, vii
 Cottle, Oran J., vii
 Cowan, Norman, vii
 Craven, Charles
 —*Kinds of People*, 96
 Crawford, Capt. Pat., vii
 Creator, 124
 Cullen, Charles, vii, 143 q.

D

- "Daddy," 102
 Daddy, 147 f.
 Dallas, Texas, 15, 63
 Darling, John G., vii
 Dam, Hoover, 71
 Dartnell, 115
 Davenport, Iowa, 135
 David, Mrs. Farilla, vii, 133 f. q.
 Davidson, Bill, vii
 Davies, Edwin G., vii
 Davis, Frank, 131
 Day, Newell, vii
 —"Color in Selling," 135
 DeBerry, Arthur, vii
 December 1942, 49 n.
 Delaware, 93

- Derr, Paul, vii
 Devoe, Merrill
 —*Successful Telephone Selling*, 62 f. q.
 Dibble, R. W., 43, 44
 "Different Types of People and How to Handle Them," Lilly, 97
 Director of Market Development, 123
 Ditmars, W. E., vii, 19
 Dodge, Fred, vii
 Dolomites, over the, 35
 Doubleday & Company, Inc., 89 n.
 Downtown Boulevard, 107
 Dr. Charles Angstadt, vii
 Dr. Flander Dunbar, vii
 Dr. John H. Kendall, viii
 Dr. Hart, 95 q.
 Dr. J. B. Rhine, viii, 86-88, 88 q., 133 f.
 Dr. Kenneth McFarland, viii, 154 f.
 Dr. Marion P. Nicholson, Jr., viii, 25
 Dr. Richard Borden, vii
 Dr. William A. Withers, ix
 Dresser, R. L., vii
 Dresser's, Raymond, floor-contracting business, 19
 Duke University, 86, 95, 134
 Dunbar, Dr. Flander, vii
 Dunn, North Carolina, 18
 Dunn Building Supply, 18 f.
 DuPont, Simone, vii
 Durham, North Carolina, 95
 Durham Life, 107

E

- Eagles, Larry, viii
 Earls, Bill
 —"Keep It Simple," 135
 Earls, William T., viii
 Earth, 151
 Eastern Regional meeting, 96
 Edison, 60
 Edward's, King, greatest desire, 63
 Elliott, William, viii
 Emerson, 77 q.
 England, old lamplighter in, 155
 English psychologist, 84 q.
 Equitable of Iowa, 133
 ESP, 86; tests, 87
 Europe—all over, 35; seven countries in, 20; to, 34
 Evans, H. G., viii
 "Extremes," Wardlaw, 87 q.

F

- "Faith," Santayana, 149 q.
 Father, their, 151
 February 16, 152
 Federal—Court jury, 47; Government, 11
 Ferree, T. S., 108
 Ficklin, Myra, ix
Financial Security and Self-Confidence, Small, xvi, 60 q.
Find a Need and Fill It, Wardlaw, 155
 Finley, A. E., viii, 19
 Fisher, Karlie Keith, viii
 Fitzgerald, Ed, viii
Five Great Rules in Selling, The, Whiting, 61, 62 q.
 Fluegelman, David B., viii

- "For Rent" sign, 107
Fortune to Share, A, Young, 70
 Fox, C. G., viii
 Fox's C. G., vast lumber empire in Hickory, 19
 Franklin Life, Chicago Division of, 123
 French, Don, viii
 Fuller, Dr. H. Fleming, viii
 Fuller brush salesman, xiii
 Fyr-Fyters, 142

G

- Galloway, Jim, viii
 Garden City, New York, 89 n.
 Garner, North Carolina, 18
 General Agent of Philadelphia Life Insurance Company, xv; in Raleigh, 52
 George, Lewis O., viii
 God, 148, 151; preachers of the Word of, 151
 God's—"battlefield," 21; will, 148
 Godwin, Oliver W. (Bill) Jr., viii, 18
 Gohn, Russell, viii, 136 q.
 Gold, Charles F., viii
 Gold Book, 63 n.
 Gold Books, 150 n.
 Goldman, Howard, viii
 Goldsboro, North Carolina, 19
 Goo, Mr., 147 f. q.
 Gove, W. H. (Bill), 115 q.
 Governor Luther H. Hodges, viii
 Graham's crusades, Billy, 150
 Gray Audograph, 20, 30, 62 q.
 Gray Manufacturing Co., 19 f.
 Greg's *Rain Barrel*, 69 q.
 Greenville, South Carolina, 41

Griffin, Jim
—*Phoenix Mutual Life Field*,
41 q.

Grimm, Larry, viii

Gruber, Paul, viii

Gustafson, Gus, viii, 39

H

"Ham Makes It Different, The,"
18

Hamilton, Don, 20

"Happy Birthday," 45

Harner, Robert V., viii

Harper & Brothers, 41 n.

Hart, Dr., 95 q.

Hart, Hornell, viii, 98 q.

—*Auto-conditioning, a New Way
to a Successful Life in Selling*,
90 f. q., 95 q.

Hartford, Connecticut, 20

Hartley, Ed, viii

Horvath, Walter, viii

Hawkins, T. R., 133 q.

"He Whom a Dream Hath Possessed," O'Sheel, 29 f. q.

Heaton, Rev. George, 20

Henshaw, Ralph H., viii

Hester, H. C. H., ix

Hester, Neil, viii

Hickory, C. G. Fox's vast lumber
empire in, 19

High Potential, The, Collier,
150 q.

Highland Park, Illinois, 147

Highway No. 1, 107

Hill, Grant L., viii, 134 q.

Hill, Napoleon

—*Think and Grow Rich*, 63

Hilliard, R. A., viii, 10, 11 q.

Hillsboro Street, Raleigh, 61 n.

His (Christ's) boundless love, 149

His (God's)—activity, organs of,
77; truth, receivers of, 77

Hogan, Milton, viii

Hodges, Governor Luther H., viii

Holder, Rev. Ray, viii, 147 q.

Holler, William E., ix

Holmes, Oliver Wendell, 34 q.

Hooper, Charles, viii

Hoover Dam, 71

Horvath, Walter

—*How to Use Your Selling
Power*, 132 q.

Hotel, Carolina, in Raleigh, 107

Hotel, Chase, 39

Hotel, Waldorf-Astoria, in New
York, 91

*How I Multiplied My Income
and Happiness in Selling*,
Bettger, 16

*How I Raised Myself from Fail-
ure to Success*, Bettger, 16

"How to Create Your Own Hap-
piness," Peale, 72

"How to Find Prospects in the
Daily Newspaper," Wardlaw,
29 n.

"How to Have Constant En-
ergy," Peale, 72

How to Make More Money,
Small, xv q.

How to Sell by Telephone, Pre-
vette, 45

*How to Turn Your Ability into
Cash*, Prevette, 75 q.

How to Use Your Selling Power,
Horvath, 132 q.

I

- I Can*, Sweetland, 70 f. q.
 Idea Bank account, 16
 Illinois, 39, 147
 Innsbruck, trip from Venice to, 34 f.
 Insurance Building, manager of the, 107
Insurance Salesman, The, 49 n.
 International Harvester, 43
 Interstate Moving Company, 66
 Iowa, 135; Equitable of, 133
 Irvine, Jim, viii
 Isenhour, Lewis, viii
 Isenhour's expanding Sanford Brick and Tile Company, 19

J

- "Jack" (Wardlaw), 37, 52
 "Jack Wardlaw, Insurance, Estates, Annuities," lighted sign, 107 f.
 January—each, 96; 1956, 81
 Jessie Jones Sausage Company, 18 q.
 Jesus, disciples of, 148
 Johnny (Wardlaw), 59, 60
 Johnson, E. Sigurd, 61
 Johnson, Herbert, viii
 Jones, Earl T., viii, 18 q.
 Jones, Garland, 18
 Jones, Jim, viii
 June, 151; 1955, 98 n.

K

- Kansas, 154
 Keaton, R. Roy, viii
 "Keep It Simple," Earls, 135

- Kendall, Dr. John H., viii
 Kengen-Boere, John, viii
 Kengen-Boere, Mary, viii
Kinds of People, Craven, 96
 King, the (chessman), 118
 King, Bob, viii
 King Edward's greatest desire, 63

L

- Labor Day, last, 59
 Lacy, Jack, 66 q.
 Lake Louise, 80
 Lamb, Curtis, viii
 "Lamplighter, The," McFarland, 154
 Lawrence, John, 84 q.
 Leach, Victor, viii
 Lenten services at Christ Church, 147
 Lentz, L. A., viii
 Lesesne, Dave, viii
 Leterman, Elmer, 133
 —*Personal Power through Creative Selling*, 41
 Lewis, Andrew J., viii
 Library of Congress, 61
 Life Insurance School of Marketing, 138
Life Insurance Selling, 29 n.
 Life Underwriters, Raleigh group of, 97
 Lilly, Dan, 98
 —"Different Types of People and How to Handle Them," 97
 Lions Club, Sir Walter, 25
 Ljung, Karl, viii
 Lloyd, Betty Jean, viii
 London, 20

Long Island, 156
 Louise, Lake, 80
 Lounsbury, Ralph R., viii
 Love, James F., viii
 Lowell, James Russell
 —"The Vision of Sir Launfal,"
 150 f. q.
 Lumpkin, George Thomas, viii
 Lurton, Douglas, viii
 -*The Power of Positive Living*,
 73 f. q.

M

Mackintosh, Ellen, viii
 Maduro, Dennis B., viii
Magic of Believing, The, Bristol,
 64 f. q.
 Major Watkins, ix
 Maltenport, Henry L., viii
 March-16, 87; 6, 1948, 69
 Marketing Development, Direc-
 tor of, 123
 Martin, Stan, viii, 63, 64
 Massachusetts, Wright & Com-
 pany of, 68 f. q.
 McCallum, Joseph Q., viii
 McCaskill, W. L.
 -"Can Customers Be Classi-
 fied?" 98 q.-100 q.
 McCloud, Ollie, viii
 McFarland, Dr. Kenneth, viii
 -"The Lamplighter," 154
 McGraw-Hill, 23 n., 73 n.
 McGraw-Hill Book Company,
 61 n.
 McIntosh, Frank S. J., viii
 McLaughlin, Joseph, viii
 McMillon, R. L., viii, 138
 Meriden, Connecticut, 63 n.

Meyer, Werner, viii
 Million Dollar Round Table, 135
 Milner, Willis J., viii
 Mind, Universal, 64
 Minnesota, 115
 Missouri, xv, 98; hills farmer, 131
 Mitchell, Bob, viii
 Mobil oil, 18
 Monday, on a, 88
 Moran, John, viii
 Morgan, Henry, viii
 Morgan, J. P., 103
 Morton, Paul D., viii
 Motley, Red, viii
 Mr. Goo, 147 f. q.
 "Mr. Prospect," 141
 Mr. Reid, 65
 Mr. Wrigley, 37 q.
 Mrs. Farilla David, vii, 133 f. q.
 Murray, Ann Stevens, viii
 Murray, Marshall, viii
 Mutual of New York, 123
 Myers, Betty, viii
 Myers Park Baptist Church, 20

N

National Association of Life Un-
 derwriters, xv
 National Cash Register Com-
 pany, 61
 National Sales Executives, 23 n;
 Convention at the Waldorf,
 154
 National School Supply Com-
 pany, Inc., 17
 New Jersey, 134, 142, 148; side,
 148
New World of the Mind, Rhine,
 87 f.

New Year's, 36

New York, 16 n., 20, 23 n., 41 n., 45 n., 60 n., 61 n., 62 n., 64 n., 70 n., 72 n., 73 n., 74 n., 75 n., 88 n., 90 n., 95 n., 131 n., 132 n.; all the way to, 80; from Raleigh to, 156; guests from, 87; Mutual of, 123; papers, 35; plane headed for, 118; real-estate business in, 118; skyline of, 148; Waldorf in, 96; Waldorf-Astoria Hotel in, 91

New York (state), 63 n., 83, 89, 89 n., 150 n.

News and Observer, Raleigh, 96

Newton, Paul, viii

Newton, Marvin F. D., viii

Nichols, John G., viii, 15

Nicholson, Dr. Marion P., Jr., viii, 25

"No," 103, 144; a, 103; another, 102, 103; first, 102

"No's"—many of these, 104; twenty-five, 104

North Carolina, xv, 15, 18, 19, 20, 30, 61 n., 80, 86, 95, 96 n., 106, 143; first in the State of, 107; rural part of, 18; sales congress in, 10; University of, 87

Northwestern Mutual Life Insurance Company, 96; agents, 134

Norton, L. Watts, ix

Norton, Paul A.

—"The Broadcast," 118 n.

November 1949, 29 n.

Nutt, Hal, viii, 138 f. q.

O

October—12, 154; 5, 1946, 68 f.; 1956, 107

Open the Mind and Close the Sale, Wilson, 23

Orient Point, near, 156

O'Sheel, Shaemas

—"He Whom a Dream Hath Possessed," 20 f. q.

"Our," 129

Oxnam, Bill, 123 f. q.

P

Palmer, Alden C., viii

Paramus, New Jersey, 134

Park, Ben F., viii

Passenger Psychological Department of British Overseas Airways, 84

Patterson, John H., 61 q.

Peace, Samuel T. Sr., viii

"Peaceful Mind Generates Power, A," Peale, 72

Peale, Dr. Norman Vincent, viii
—"A Peaceful Mind Generates Power," 72

—"Believe in Yourself," 72

—"How to Create Your Own Happiness," 72

—"How to Have Constant Energy," 72

—"Try Prayer Power," 72

—"The Power of Positive Thinking," 72 f. q.

Pennsylvania, 136

Peoria, Illinois, 39

Percy, C. H., viii

Perry, Al, 52 q.

Personal Power through Creative Selling, Leterman, 41
 Phi Kappa Sigma house, 35
 Philadelphia, from, to Wilmington, Delaware, 93
Philadelphia Life Association News, 118 n.
 Philadelphia Life Insurance Company, xv, 40, 134; in Raleigh, General Agent for, 52
 Philistines, a thousand, 144
Phoenix Mutual Life Field, 41 q.
 Plainfield, New Jersey, 142, 148
 Pleasants, H. M., viii
 "P L I C O," 40
 Plummer, R. S., viii
 Polaroid camera, 30, 34
Power of Creative Selling, The, Prevette, 45
Power of Positive Living, The, Lurton, 73 f. q.
Power of Positive Thinking, The, Peale, 72 f. q.
 Prentice-Hall, 16 n., 45 n., 62 n., 64 n., 72 n., 75 n., 90 n., 95 n., 131 n., 132 n.
 Prevette, Earl, viii
 —How to Turn Your Ability into Cash, 75 q.
 Prevette, Earl
 —How to Sell by Telephone, 45
 —The Power of Creative Selling, 45
 Priebe, Arthur F., viii
 Principal of the Wardlaw School, 148
Printers' Ink, 116 q., 128 q.
 Proctor's men's store, 60

Professor of Sociology at Duke University, 95
 "Prospect, Mr.," 141
 Prudential Davenport, Iowa, 69
 Pruitt, Bland, viii
 Puerto Rico, in, 76
 Purdue University, 138

Q

Queen, the (chessman), 118

R

R & R Weekly News Review Digest, 16 f. q., 68 f. q., 133 q.
Rain Barrel, Greg's, 69 q.
 Raleigh, North Carolina, xv, 61 n., 80, 86; all new babies in, 28; Cameron Village in, 19; Chamber of Commerce brochure of, 36; for, 43; General Agent for Philadelphia Life in, 52; group of Life Underwriters, 97; in, 9, 17, 18, 19, 25, 26, 31, 60, 61, 107; life insurance business in, 23; new in, 23; *News and Observer*, 96; one of our club meetings in, 32; Sales Executives' Club, 43; Sales Executives' Club's rally, 143; snowfall in, 30; to, 147; to New York from, 156; underwriters sales congress in, 36; WPTF of, 30
 Raleigh's Cameron Village, 60
 Ralston Society, 63 n.
 Ray Jr. (Holder), 147 f. q.
Reach of the Mind, The, Rhine, 87

Rector of the Trinity Episcopal Church, 147
 Reid, Mr., 65
 Reidsville, North Carolina, 15
 Rev. George Heaton, 20
 Rev. Ray Holder, viii, 147 q.
 Revelle, Riddick, viii, xv
 Rhine, Dr. J. B., viii, 86-88, 88 q., 133 f.
 —*New World of the Mind*, 87 f.
 —*The Reach of the Mind*, 87
 Rich, Ruth A., viii
 Richards, Ed, viii
Riches Within Your Reach, Collier, 150 q.
 Riley, Roger, viii
 Robb, Nathaniel H., viii
 Roberts, Martha W., viii
 Roberts, Oral, 150
 Roberts, Thomas F., viii
 Robinson, Don, viii
 Robinson, Patty, viii
 Rosen, Lester, viii
 Rose's five-and ten-cent store, 60
 Rotarians, 151 q.
 Roth, Charles B., viii
 —*Secrets of Closing Sales*, 131 f. q.
 Rust, Hilbert, viii
 "Rusty's" café, 96

S

St. Louis, Missouri, xv, 98; convention in, 39; Underwriters Convention in, 37
 St. Paul, Minnesota, 115
 Salas-Berti, Francisco, viii
 Sales Executives' Club's rally, Raleigh, 143

Sales Review, 98 q.-100 q.
 Samson, 144
 Sanford Brick and Tile Company, 19
 Santayana, George
 —"Faith," 149 q.
 Saturday—evening, 9; night, 9
 Sawyer, W. E., viii
 —Busse, A. C., *Sell as the Customer Likes It*, 74 f. q.
 "Scales, Bugger," viii, 41
 Schafer, C. Gibson, viii
 Schenck, Paul W. Sr., ix
 Schneider, Ralph E., viii
 Schultz, Whitt N., 16 f. q.
 Schumacher, Sherm, viii
Search for Bridey Murphy, The, Bernstein, 89
Secret of the Ages, The, Collier, 63, 64 q.
Secrets of Closing Sales, Roth, 131 f. q.
 Security Bank, 107
 Security drive-in Autobank, 107
Sell as the Customer Likes It, Sawyer, Busse, 74 f. q.
 September 24, 1948, 69
 Shakespeare, 124 q.
 Shantz, Lois, viii
 Shemblee, Wisner, vii
 Sherman, Harold, viii, 74 q.
 Shipherd, Bob, 83 q., 117, 156; book editor, 89
 "Silence Is Selling," Brewer, 143 f. q.
 Simpson, Wally, 63
 Sioux Falls, military ball in, 47
 Sir Walter Lions Club, 25

"Skimming Off the Cream,"
Wardlaw, 49 n.

Slaughter, R. A., viii

Small, Marvin

—*Financial Security and Self-Confidence*, xv q., xvi, 60 q.

Smith, Adon N., viii

Smith, H. Alan L., viii

Sociology, Professor of, at Duke University, 95

South, people of the, 19

South Carolina, 41; University of, 35

South Dakota, from, 46, 47

Southold, New York, 83, 89; to, 156

Speicher, Paul, ix

Starr, Chrystal, 128

State College, a teacher at, 48

State of North Carolina, first in the, 107

Steed, Tom S., viii

"Stop" sign, 117

Strickland, Frances, viii

Studebaker "hill-holder," 118

Successful Telephone Selling,
Devoe, 62 f. q.

Sweetland, Ben, viii

—*I Can*, 70 f. q.

T

Tarrytown, New York, 63 n., 150 n.

Texas, 15, 63, 138

"Thank you," 129

Think and Grow Rich, Hill, 63

Thompson, Harold H., viii

Thompson, J. D., viii

Thought Plus Action, Wardlaw, 23

"Time Out," 31

T N T The Power Within You,
Bristol, Sherman, 74 q.

Tobin, William J., 128 q.

Todd, John O., viii

Top Secrets of Successful Selling,
Wardlaw, 12, 124 q.

Top Secrets of Successful Selling
—*Thought Plus Action*, Wardlaw, 38

Topeka, Kansas, 154

Tousignant, Evelyn M., ix

Towler, Reid, ix

Trentman, Hal, ix

Trinity Episcopal Church, 147

"Try Prayer Power," Peale, 72

TV, 91

U

Uhlig, Hank, ix

Underwriters Convention in St.
Louis, 37

United States—all over the, 18;
entire, 19

Universal Mind, 64

University, Duke, 86, 95, 134

University of North Carolina, 87

University of South Carolina, 35

University, Purdue, 138

V

Venice to Innsbruck, trip from,
34 f.

Veraga, Joseph, ix

Vernon (fortune-teller), 39 q.

Vick, W. C., ix

"Vision of Sir Launfal, The,"
 Lowell, 150 f. q.
 Vivian, Leslie P., ix
 Vuisting, Pete, ix

W

Waldorf—in New York, 96; National Sales Executives Convention at the, 154; —Astoria Hotel in New York, 91
 Walker, B. B., ix
 Walker's, B. B., growing shoe factory in Asheboro, 19
 Walker, John, ix
 Wardlaw, Charles D., ix
 Wardlaw, Closs P., ix
 Wardlaw, Digby, 148, 149 q.
 Wardlaw, Fern, ix
 Wardlaw, Frederick C., ix, 95, 148
 Wardlaw, Jack, 38 q., 53 q., 102 q., 107 q., 108 q., 135 f. q., 156 f. q.
 —"Automatic Prospecting," 23
 —"Extremes," 87 q.
 —*Find a Need and Fill It*, 156
 —"How to Find Prospects in the Daily Newspaper," 29 n.
 —"Skimming Off the Cream," 49 n.
 —*Thought Plus Action*, 23
 —*Top Secrets of Successful Selling*, 12, 124 q.
 —*Top Secrets of Successful Selling—Thought Plus Action*, 38
 Wardlaw's, Jack, drive-in life insurance, 107
 Wardlaw, Johnny, 102 q.

Wardlaw, Norman, ix
 Wardlaw School in Plainfield, New Jersey, 149
 Washington, meeting in, 107
 Watkins, Major, ix
Weekly News Review Digest, 68 q.
 Wellons, John, ix, 18
 Wheeler, Elmer, ix, 62
 White, Hugh Glenn, ix, 18
 White Oil Company, 18
 Whiting, Percy, ix
 —*The Five Great Rules in Selling*, 61, 62 q.
 Whiteville, North Carolina, 106
 Whitman's Sampler candy, 41
 Whitney, Bob, ix
 Wibel, John, 20
 Widing, Ted, ix
 Wilfred Funk, Inc., 38, 75 n.
 William Sloane Associates, 88 n.
 Williams, Alan, ix
 Wilmington, Delaware, from Philadelphia to, 93
 Wilson, John M., ix
 —*Open the Mind and Close the Sale*, 23
 Wingfield, Alvin, ix
 Wirtz, Wally, ix
 Withers, Dr. William A., ix
 Wood, Robert N., ix
 Woodward's estate, William, 11
 Word of God, preachers of the, 151
 "World," 149
 World War II, 148
 Worrell-Consolidated Laboratories, St. Louis, Missouri, 98

WPTF of Raleigh, 30
Wright & Company of Massachu-
setts, 68 f., q.
Wrigley, Mr., 37 q.

X

X-ray, 25; job, 25

Y

Yancey, Jack, ix
Yancey, Robert B., ix

Yarborough, Charlotte, ix
"Yes," 144; a, 104
York, Pennsylvania, 136
York, Willie, ix
York's action, 19
Young, Vash, ix
—*A Fortune to Share*, 70

Z

Zais, Buddy, ix
Zalinski, Edmund, ix

Due

Returned

Due

Returned

~~OVERNIGHT~~~~RELEASED FROM~~~~RESERVE~~~~mk9 233~~~~RESERVE DESK~~

658.85

W 266i

C. 2

BUSIN

AD.

Inside secrets of selling; main

658.85W266i C.2



3 1262 03273 0037

